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Social Security Bulletin

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Dependents' Allowances in Social Insurance

International Children's Emergency Fund

*Earners and Dependents in Urban Families
in Relation to Family Income*

One Year of Dependents' Allowances in Connecticut

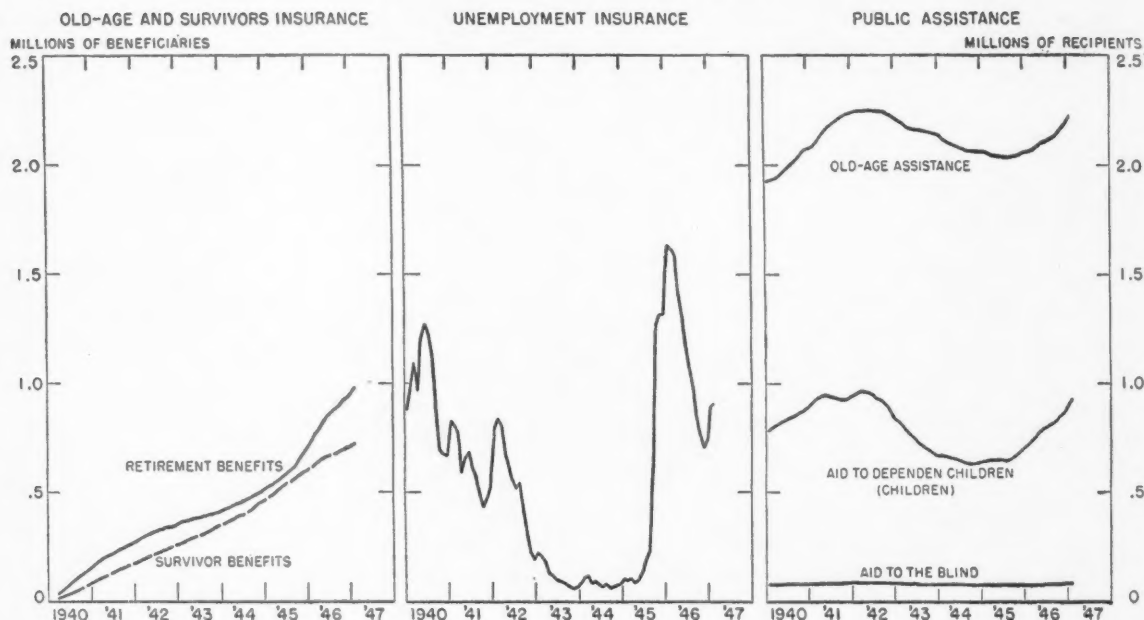
FEDERAL SECURITY AGENCY

SOCIAL SECURITY ADMINISTRATION

WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments during the month under all State programs.

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Social Security in Review

The Month of March

In the seasonal rhythm of economic activities, March usually marks the turning point between the winter lull and the spring revival. Although this rhythm may be altered by non-seasonal changes in business conditions, it does not seem probable that, after a winter characterized by a high and steady level of economic activities, a cyclical downturn will develop in the spring, when a seasonal upswing commonly occurs.

From this point of view, economic developments during the first quarter of 1947 and especially in March throw light on the present phase of the economic cycle.

Unemployment fluctuated on a level close to 2.5 million in January and February, some 500,000 higher than at the low point in the autumn. Except in a few metropolitan areas, there was no sign of a progressive deterioration in work opportunities. A high level of production was maintained through the winter in nonseasonal industries, especially in iron and steel, machinery, and the automobile industry. Refining of nonferrous metals and production of crude oil approached the limit of capacity. Production and consumption of electric power went forward on a level 10 percent higher than in the first quarter of 1945 and 20 percent higher than in the first quarter of 1946. Consumption of cotton by textile mills inched up steadily to a new peak, several points higher than in the same months of 1944 and 1945.

The rise in prices has been the most disturbing aspect in economic developments since the repeal of price control. The resentment of consumers, especially wage earners, against inflated prices increased as time went on and the downward readjustment promised by producers failed to materialize. Some improve-

ment has recently been noticeable in different markets, though the consumer price index that had been stable since December went up in the month of March by three points. In March the Bureau of the Census reported a decrease in unemployment—from 2.5 million to 2.3 million—and the index of industrial production showed a growth in per capita output. The increase in productivity of labor is the most encouraging single development in recent months since it creates the foundation necessary for a rise in the real wages and purchasing power of workers and at the same

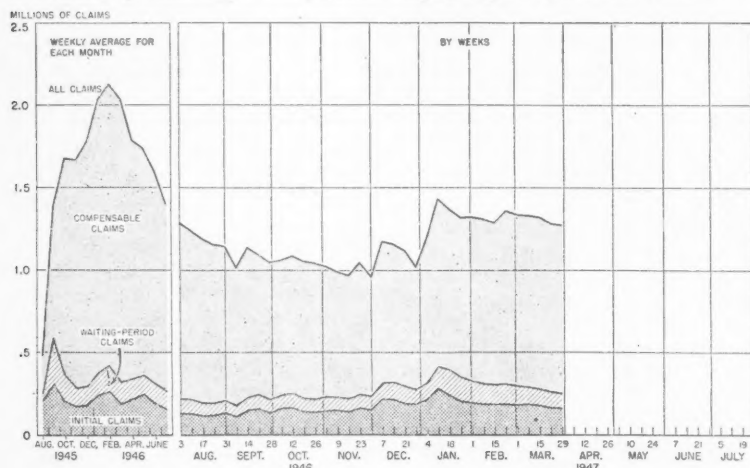
time does not endanger a margin of profit sufficient to justify further investment and expansion of industrial plants.

A general improvement in work opportunities and economic outlook was shown in the flow of claims filed in local offices of State unemployment insurance agencies.

Week ended—	Claims (in thousands)		
	Initial	Waiting-period	Compensable
February 22.....	184	121	1,059
March 1.....	179	113	1,052
March 8.....	183	107	1,041
March 15.....	171	105	1,044
March 22.....	163	97	1,023
March 29.....	159	91	1,010

In this issue:

	Page
SOCIAL SECURITY IN REVIEW:	
The month of March.....	1
February in review.....	2
Dependents' allowances in Massachusetts.....	2
DEPENDENTS' ALLOWANCES IN SOCIAL INSURANCE, by Arthur J. Altmeyer.....	3
INTERNATIONAL CHILDREN'S EMERGENCY FUND, by Katharine F. Lenroot.....	7
EARNERS AND DEPENDENTS IN URBAN FAMILIES IN RELATION TO FAMILY INCOME, by Jacob Fisher.....	10
ONE YEAR OF DEPENDENTS' ALLOWANCES IN CONNECTICUT, by David Pinsky.....	18
EMPLOYMENT SECURITY:	
Unemployment claims and benefits.....	22
State programs.....	22
Interstate claims in January.....	27
Veterans' unemployment allowances.....	28
Time lapse in benefit payments, October-December 1946.....	28
Dependents' allowances, September-December 1946.....	28
Nonfarm placements.....	32
OLD-AGE AND SURVIVORS INSURANCE:	
Applicants for account numbers, 1946 and October-December 1946.....	32
Monthly benefits in current-payment status, February 1947.....	34
Computation of benefits.....	34
PUBLIC ASSISTANCE:	
General assistance in New Mexico.....	35
SOCIAL AND ECONOMIC DATA:	
Social security and other income payments.....	40
All income payments to individuals.....	40
Social insurance and related payments.....	42
Multiple employment in covered industry.....	42
Trustees' report on old-age and survivors insurance trust fund.....	44
RECENT PUBLICATIONS.....	47

Number of claimants for unemployment benefits, August 1945–March 29, 1947¹

¹ Weekly average for month for August 1945–August 1946; weekly data thereafter.

The downturn in the number of initial and waiting-period claims was most conspicuous. In most of the States, also, a similar trend in continued claims prevailed during the month. Comparable figures for the 15 States with the largest load of continued claims at the end of February were as follows:

State	Continued claims (in thousands)	
	Week ended February 22	Week ended March 29
California.....	196	188
New York.....	193	196
Pennsylvania.....	102	93
Illinois.....	68	57
New Jersey.....	58	62
Michigan.....	56	37
Washington.....	55	36
Massachusetts.....	54	51
Missouri.....	36	34
Ohio.....	36	32
Tennessee.....	28	26
Texas.....	21	20
Oregon.....	20	16
Louisiana.....	16	13
West Virginia.....	15	15

February in Review

Unemployment insurance claims and benefit activities throughout the country during February reflected a continuance of seasonal unemployment, some decline in the volume of new unemployment, and the fact that

February is a shorter month than January. Claims arising from seasonal unemployment caused an increase in the average weekly number of compensable claims, though the fewer reporting days in the month cut down the total number filed. While a considerable volume of new unemployment was reported, both the average weekly number and the total number of initial and waiting-period claims filed were less than in January. Despite a rise in the average weekly number of beneficiaries, paralleling the rise in the weekly number of compensable claims, the fewer reporting days in the month brought a drop from \$74.8 million to \$65.9 million in benefit disbursements. For the first time since June 1945 the average benefit check amounted to less than \$18.

IN OLD-AGE AND SURVIVORS insurance, benefits at a monthly rate of \$32 million were being paid to 1.7 million beneficiaries at the end of February. More benefits were awarded than in any other month since August. The increase of more than one-tenth from the January number was caused by a rise in awards to aged workers and their wives, and to parents. Liberalization of eligibility requirements for parent's benefits under the 1946 amendments brought the large rela-

tive increase in the number of such benefits awarded in February, though parent's benefits represented only 260 out of the total of 46,900 awarded. Under the amended provisions, a dependent parent can qualify for survivor benefits even though the deceased wage earner left a widow or child, if neither of them is immediately or potentially eligible for benefits on the basis of the deceased worker's wage record. Moreover, a parent needs only to have been "chiefly" dependent on the deceased wage earner instead of "wholly" dependent, as formerly.

EXPENDITURES under each of the three public assistance programs and general assistance continued to rise during February, but the total increase of 1.3 percent was much less than in any other month since last July. The number of recipients also increased in all four programs, but the rate of increase was greater only for aid to dependent children—2.6 percent. One reason for this leveling off would seem to be that many of the State programs have completed the adjustments in payments made possible by the additional Federal funds provided in the 1946 amendments.

Dependents' Allowances in Massachusetts

On April 1, Massachusetts became the fifth State to pay additional allowances for dependents of workers receiving unemployment benefits. The District of Columbia included a provision for dependents' allowances in its original unemployment insurance law, and Connecticut, Michigan, and Nevada have paid allowances for the dependents of eligible unemployed workers since 1945.

The Massachusetts law provides dependents' allowances only for the children of the wage earner; they are set at \$2 for each dependent child. The additional allowances will not increase the total amount of benefits an unemployed claimant may receive during his benefit year, however, and his weekly benefit payments—unemployment insurance plus dependents' allowances—cannot exceed his average weekly wage during his base period.

Dependents' Allowances in Social Insurance

By Arthur J. Altmeyer*

Five States are now paying additional allowances for dependents of workers who lose their jobs and become entitled to unemployment benefits. In this article the Commissioner for Social Security discusses the role of dependents' benefits in a social insurance system in helping to assure family well-being and solidarity when the earnings of the breadwinner are interrupted or cut short by disability, unemployment, old age, or death.

NOTHING SHOWS THE PURPOSES of social insurance more clearly than the provision commonly made under social insurance programs for allowances to the dependents of insured workers. Recognition of the additional responsibilities of workers with dependents is made in two general ways—through survivor benefits payable to dependents of insured workers who die and through allowances, in addition to the amount payable to the insured person himself, for dependents of living workers who meet with the risk covered by the social insurance program. Congress made both types of provision in the Federal old-age and survivors insurance system in the 1939 amendments to the Social Security Act, which established benefits to certain dependents of retired workers and to survivors of insured workers who die. Various types of provision for dependents have also been made in the United States under veterans' legislation, workmen's compensation laws, the railroad retirement system, and a few State unemployment insurance laws, while both survivor benefits and allowances for dependents of living workers are usually found in the social insurance programs of other countries.

Reasons for Dependents' Allowances

The particular purposes that dependents' allowances serve under a social insurance program may perhaps be seen most clearly by contrasting this type of insurance with that which workers may buy individually for themselves.

Protection When and Where It Is Needed

Under private insurance, the amount of protection that a man can assure for his family if he dies or becomes incapacitated depends, of course, on the amount of the individual premium he can pay. The greater his family's need for insurance, the less adequate, ordinarily, is the insurance he can afford. A man who is in poor health or is in an especially hazardous occupation may not be able to buy individual insurance at all or may have to pay an increased rate or accept a policy that has various restrictions. Commercial insurance is a business, and a company necessarily must limit the individual risk it can underwrite at a given individual rate. Since people who buy commercial insurance are often those who know or fear they may have reason to need it, premium rates must be higher than they are when very large groups or the whole population is covered and the risk is widely pooled.

Likewise the worker who has heavy family obligations—many dependents or young children who would need an alternative source of support for many years if he should die or become incapacitated—is likely to be the one who has the least margin over the family's day-to-day requirements for food, shelter, and clothing to use for other purposes. Typically a family's need for insurance against loss of the breadwinner's earnings is greatest in the early years, when the worker's earning capacity is likely to be less than it is later, when the wife is responsible for the care of young children, and when there has been little time to pay for a home or make other

individual savings. Thus the time when adequate protection is most important from his standpoint and society's is likely to be the time when he himself can do little to assure it.

Social insurance has found a way to cut through these difficulties by making allowance for a worker's dependents, in addition to the benefit to which he himself is entitled, when a family loses part or all of its customary livelihood because of the disability, unemployment, old age, or death of the breadwinner. Such allowances are designed to assure a basic minimum which workers will supplement, insofar as they can, with individual savings or commercial insurance. It may be expected that nearly all gainful workers will carry financial responsibility at some time during the course of their working lifetime for members of their immediate family or other relatives who, in the absence of adequate social insurance protection, might require their aid. The costs of dependents' allowances therefore may justly be spread over the whole group, and the worker with a big family contributes at the same rate as the person who at that time has no dependents. Social insurance covers very large groups of people, including the good risks as well as the bad. It is financed not only by employees' contributions but also by employers' contributions and in some cases by Government contributions as well. Therefore, reasonably adequate protection for everyone can be made at a cost that can be borne equitably by those who stand to benefit from the system—covered workers, their employers, and the general public.

Benefits paid to insured individual workers under social insurance programs commonly replace a part of the amount they would have earned except for the unemployment, sickness, or other cause of their loss of earnings. For a person without dependents, such a reduction in income, even if temporary, is likely to require some change in living habits and use of savings and other personal resources. For a family, the adjustment is likely to be much more difficult because, at any given level of earnings, a family must use a larger proportion of income than an individual for food and other daily essen-

* Commissioner for Social Security.

tials that cannot be stopped or postponed. A given dollar amount of benefit obviously has a very different connotation for the worker with dependents than for the person who has only himself to fend for. Dependents' allowances help to carry, during periods of adversity, some of the responsibilities assumed by the individuals who are rearing the Nation's future workers and citizens, spreading the costs over the whole group and over periods of time.

From the standpoint of the Nation as a whole, provision for dependents is especially important as a means of safeguarding a country's greatest social asset, its children, and of helping to prevent family demoralization and dependency. Payment of dependents' allowances meets the objective of social insurance by proportioning to its presumptive needs the total amount payable to a household. At the same time, the cost of the system is much less than it would have to be if benefits for all individuals were scaled at amounts that would be adequate for a family. For the insured worker, provision for dependents means the security of knowing that members of his family have a basic protection against loss of his capacity to earn their living.

Insuring a Nation's Future

It is logical that social insurance, which has been developed to meet the needs of workers in an industrialized society and a money economy, should be reinforced by special protection for dependents and, in particular, for children. In the older agricultural life, children ordinarily were an economic asset to a family. They helped produce much of what the family ate and wore. When the father was sick or died, the wife and children often could take on much of his work and continue to earn their living.

As cities have grown up, however, and much of the work done on family farms also has become industrialized, and as our more complicated civilization has made it necessary for children to have more years of formal schooling to fit them for self-support, a family's livelihood has come to depend increasingly on the money wages of a single breadwinner. When such a worker loses his wages, even temporarily, family income stops. If the

mother and children must get paid work, ordinarily they must leave home, and the children must leave school, to do so.

Assurance of a basic minimum for the family when the chief breadwinner's earning capacity is interrupted or ended is the more important because so many of the children of the United States are in homes where family income is too small to permit adequate individual savings for major catastrophes. In relation to the requirements of their members, families with children tend to have smaller incomes than childless families. Moreover, income tends to be less adequate in large families than in those with only a child or two, and the large families, though relatively few in number, include a disproportionately large number of all children in the United States.

A growing number of countries—among them Great Britain, Canada, and New Zealand—have considered it so important to assure a basic minimum for all children at all times that they have adopted systematic provision for children's allowances, financed from general or special revenues. These allowances may be paid for all children in a family or for all but the first, regardless of the family income. Since they are commonly taxable as ordinary income, the amounts received by well-to-do families are largely returned as tax payments, while low-income families have added means of supporting their children. In countries that had dependents' allowances under social insurance, the children's allowances have been geared in with existing benefits or have replaced them. In Great Britain, for example, children's allowances, payable to all families for all but the first child, continue when the parent is on benefit and replace, for all but the first child, the supplementary benefits formerly payable under the existing systems of workmen's compensation, unemployment insurance, and contributory pensions.

Some Questions To Be Decided in Establishing Dependents' Allowances

The particular provisions governing dependents' allowances depend, of course, on the particular purpose of

the program under which they are paid, the funds available, and many other factors. Somewhat different questions arise under long-term insurance programs, such as old-age and survivors insurance and insurance against permanent disability, and under the current-benefit programs—unemployment insurance and temporary disability insurance. The following paragraphs deal only with a few general factors that relate to various provisions for dependents' allowances.

General Criteria

The general criteria to be met in establishing dependents' allowances are those that underlie all sound social insurance. Because millions of persons are concerned and because social insurance must operate with the greatest possible economy, administrative arrangements must be as simple as possible and must be understandable to the claimant. Both in the interest of simplicity and economy of operation and because people prefer arrangements that do not require detailed investigation of their personal affairs, there should be a minimum need for "case investigations" of individual claims. The classes of dependents to be covered should be easily identifiable. The benefits should afford a reasonable minimum for the great majority of the families to which they are paid and must be within the limits of reasonable cost to contributors. In the United States we have accepted the general principle that social insurance contributions and benefits should be proportioned to the past earnings of the worker and hence to his presumptive needs. For successful operation of the system, its objectives and general provisions must be acceptable to the public—that is, they must accord with prevailing standards of what is fair and reasonable.

Dependents To Be Included

Old-age and survivors insurance provides benefits for the aged wife of a retired worker and for his unmarried children under the age of 18. When an insured worker dies, benefits are payable to an aged widow, to unmarried children under age 18, and to a widow, regardless of her age, who has such children in her care.

If no widow or children survive who could at some time be entitled to benefits, benefits are payable to the aged parent or parents of the insured worker if they have been chiefly dependent on him. Relatively few parents have qualified for survivor benefits under the rather restrictive provisions relating to their age and past dependency on the worker and to the absence of a surviving widow or child. As old-age and survivors insurance matures, it may be expected that an increasing proportion of the aged population will be entitled to old-age benefits in their own right and that, accordingly, primary dependency of aged parents on their sons and daughters will be less common than it has been or is now.

Children are recognized as dependents under the unemployment insurance laws of all five of the States that have established allowances for dependents under this program—Connecticut, the District of Columbia, Massachusetts,¹ Michigan, and Nevada. Massachusetts and Michigan make such allowances only for children. Other States variously include, under specified conditions, the wife and other dependents, such as a disabled husband who has been supported by a woman worker. The District of Columbia includes the claimant's mother, father, stepmother, stepfather, brother, and sister if, because of age or physical condition, they are unable to work and are wholly or mainly supported by him. Children or the wife and children are the dependents for whom additional allowances are made under the workmen's compensation laws of the 12 States² that provide dependents' benefits when a worker is temporarily totally disabled by a condition compensable under the law. Most of these States also provide dependents' allowances if the worker is permanently disabled.

All the workmen's compensation systems except that of Oklahoma provide for death benefits to survivors of workers. The classes of survivors recognized as dependents and

eligible for death benefits vary considerably from State to State. In general, the widow and minor children are presumed to have been totally dependent on the worker, while the dependency of other survivors—sometimes limited to such classes as invalid widowers, parents, brothers, and sisters—is determined according to the facts. Usually the workmen's compensation laws specify preferred classes of survivors or provide that partial dependents are to be excluded from death benefits if a worker leaves total dependents.

Clearly, provision for children and for a wife dependent on her husband's earnings, especially when she has children in her care, meets the greatest part of the need for dependents' allowances. For urban families, for example, census data indicate that in 1940 wives and children represented 84 percent of all family members not in the labor force.

While many workers carry financial responsibilities for relatives other than wives and children, it must be recognized that a social insurance system must be designed in terms of the prevailing needs of the covered group. Except at undue cost and with great complexity, social insurance could not provide for all individual circumstances; that is why, in this country and elsewhere, it is recognized that an adequate program of public assistance is a necessary supplement to social insurance. Dependency of minor children and of a wife who is not herself gainfully occupied is so nearly universal that it can be presumed, and benefits can be paid on evidence of the dependent's relationship to the claimant. Inclusion of other classes of relatives ordinarily requires specific evidence of their dependency.

The classes of dependents to be covered may differ for different social insurance programs, particularly as between programs that cover a short-term risk, such as unemployment or temporary disability, and those that envisage payment of benefits over a long period of time. During unemployment, for example, it may be considered unreasonable to expect a wife who ordinarily depends on her husband's earnings to try to find a means of self-support, and for

this reason as well as for simplicity in operation, it is often argued that when the husband is receiving unemployment benefits an allowance should be made for a wife, whether or not she has children in her care, if she is not gainfully occupied or is not herself drawing a benefit. In old-age and survivors insurance, on the other hand, no benefit except a relatively small lump-sum payment is paid immediately to a widow unless she has reached retirement age or has children in her care; it is presumed that, faced with a long or permanent change in their situation, younger widows who are not responsible for the care of children will find other means of support. Under the new National Insurance Act in Great Britain, on the other hand, widows' benefits are payable at considerably younger ages.

Benefit Amounts

In old-age and survivors insurance, benefits to dependents are a fraction of the primary benefit based on the worker's wage record, subject to certain limitations on the total amount payable to a family. Under the five State unemployment insurance laws now providing for benefits to dependents, the allowance is a flat amount that is the same for each eligible dependent. In Connecticut, Massachusetts, and Michigan, the amount is \$2 a week and in the District of Columbia, \$1; Nevada provides nothing for only one dependent, \$3 for the first two, and \$6 for three or more. The District and Connecticut also do not recognize dependents in excess of three; Michigan allows for as many as four and in certain circumstances pays a fractional allowance for a fifth; Massachusetts has no specific limit on the number of dependents for whom allowances may be paid. Since the benefit formulas relate the worker's benefit amount to his prior earnings, even when the dependents' allowances are flat amounts rather than a proportion of the primary benefit, the total amount payable to a family varies somewhat according to the insured worker's past earnings, within the various types of limitations on the maximum.

In the District of Columbia the maximum weekly benefit is the same for all claimants, whether or not they

¹The Massachusetts program began operations April 1, 1947.

²Alabama, Arizona, Idaho, Illinois, Massachusetts, Montana, Nevada, North Dakota, Oregon, Utah, Washington, and Wyoming.

have dependents. A beneficiary whose own wage record qualifies him for the maximum will therefore not receive any additional allowance for dependents. The Connecticut law specifies that dependents' allowances may not exceed half the benefit otherwise payable for a week of total unemployment. In Massachusetts the weekly benefit plus allowances may not exceed the average weekly wage; this limitation also applies in Michigan, but total benefits may not exceed \$28.

The benefits payable under State workmen's compensation laws to dependents of disabled workers are in some cases a percentage of the amount due the worker himself and in some, additional flat amounts. Most of the compensation laws base death benefits on the average weekly wages of the deceased worker, but a few pay a flat pension. In some States the death compensation varies with conjugal status and number of children.

It is commonly believed that insurance benefits should not equal or exceed the insured worker's customary earnings, so as not to weaken incentives to resume earning. Such a limitation of the total including dependents' allowances appears reasonable, especially in the programs in which benefits are payable over long periods of time. There is no fixed proportion, however, that ideally defines the percentage of earnings that benefits may not exceed. Dependents' allowances under existing programs and any that are likely to be adopted go largely to families with children. Most families

with children are at the lower end of the income scale and under pressure to meet the developing needs of their growing youngsters. A small differential between benefits and earnings is sufficient in such circumstances. The dollar maximums of the unemployment benefits specified in most State unemployment insurance laws are so low in relation to the earnings of many workers that the addition of dependents' allowances similar to those already in effect in a few States would leave the family total for most beneficiary families still very much below their customary level of income.

A Family Program

Under the original Social Security Act, old-age and survivors insurance was in large measure a program of individual equity. Except for the weighting of the benefit formula in favor of the low-paid worker, the individual's return reflected largely the contributions made by him or on his behalf. The establishment in 1939 of benefits for the dependents of aged retired workers and for survivors of insured workers greatly increased the value of that program for both the individual and the Nation. We have been slow, however, in applying the same principle to the other chief existing social insurance program in this country, that is, to the unemployment insurance systems under State laws.

Throughout all modern countries, the long-range decline in the birth rate, as well as the special circumstances revealed by the war years, has

emphasized the importance of the Nation's children. At the same time, the adequate upbringing of a child and assurance of an education adequate to equip him to meet his and his country's needs have become an increasing burden on family resources. Dependents' allowances are one of the modern inventions that help to assure family well-being and solidarity when the earnings of the breadwinner are interrupted or cut short. They are a means of helping to ensure that children and others in the household will not lack basic essentials or be forced to take blind-alley jobs. They may also help to assure that a child need not give up school in order to earn or, because his mother must earn, lack needed care.

Provision for dependents is, in my opinion, an essential part of any adequate social insurance program. Experience in the States that have already incorporated dependents' allowances in their laws has revealed no insuperable administrative difficulties. There seems no reason why such allowances should exist in only 5 of the 51 State unemployment insurance laws or why they should be paid during disability under only about one-fourth of the workmen's compensation laws. As more comprehensive programs are developed for insurance against temporary and permanent disability and as programs are established for insurance against the costs of medical care, adequate provision for dependents should be made at the start.

International Children's Emergency Fund

By Katharine F. Lenroot*

In this article the United States representative on the International Children's Emergency Fund outlines the need for organizing cooperative world-wide effort to extend special aid to children in war-devastated countries and the problems to be surmounted if the Fund is to get into operation this year.

THE URGENT IMPORTANCE of extending special aid to children in war-devastated countries, as provided by the resolution of the United Nations General Assembly creating the International Children's Emergency Fund,¹ becomes more evident as fuller information concerning the conditions of children in these countries is obtained.

In his recent statement before the Executive Board of the International Children's Emergency Fund, Dr. A. P. Meiklejohn, senior consultant in nutrition, European Regional Office of UNRRA, declared that infant mortality is still well above prewar levels almost everywhere in central and eastern Europe. During 1946 the rate in some parts of Poland and Yugoslavia was more than 330 per 1,000 live births; in other words, one in three of the children born had died within the first year of life. Dr. Meiklejohn said that tuberculosis is now the most important infectious disease in Europe; its association with underfeeding is well known. The combined tuberculosis rate for adults and children is commonly at least twice the prewar level. Pulmonary tuberculosis of the adult type is usually rare in children, but recent X-ray studies in Europe show a significant incidence of this type of tuberculosis among children of high-school age in urban centers.

The primary problem for European children today is the lack of the minimum number of calories necessary to maintain health and make growth possible. In the area around Athens, 14-year-old boys are now 3 inches shorter on the average than boys of the same age in the same schools 4 years ago. The children most seriously affected are in the age group

7 to 14, since more emphasis has been given to the feeding of preschool children than to that of this school-age group.

Several governments, in cooperation with UNRRA, have been carrying on child-feeding programs, through school meals and food for expectant and nursing mothers and preschool children, to supplement what was available at home. Such programs have reached about 2 million children in Greece, about 1 million in Poland, about 1.3 million in Czechoslovakia, and about 1 million in Italy. "There is no reason," Dr. Meiklejohn points out, "why all these schemes could not be developed into permanent child-feeding projects on a national basis, along the lines adopted by the United Kingdom during the war." With the termination of UNRRA supplies, however, these programs are in danger of being interrupted.

Besides lack of food, millions of children lack adequate shelter and fuel and are destitute of clothing. Many of these problems can be met only with the economic recovery of the country and in the meantime by general relief programs. Clothing for children, however, can be supplied through special children's programs. A recent UNRRA worker returning from Poland tells of conditions in some districts where several children have to share one outfit of clothes and must take turns going to school.

General lack of adequate facilities for care of orphaned and homeless children constitutes a serious problem in most European countries.

Lack of trained personnel is also serious. Physicians, nurses, teachers, dietitians, social workers, all are needed for health supervision, medical and nursing care, education of parents in the preparation and use of foods, family rehabilitation, care of orphaned children and juvenile

delinquents, and many other types of service.

Purpose of the Fund

Realization of the necessity of taking steps for continuing international assistance to children after the termination of UNRRA led to the establishment of the International Children's Emergency Fund by the General Assembly of the United Nations. Favorable action taken by the UNRRA Council, meeting in Geneva in August 1946, and by the Economic and Social Council at Lake Success the following month preceded action by the General Assembly in December. Before the General Assembly acted, the matter had been considered carefully by a subcommittee of the Assembly's Third Committee. In its report the subcommittee stated:

The children of Europe and China were not only deprived of food for several cruel years but lived in a state of constant terror, witnesses of the massacre of civilians and of the horrors of scientific warfare, and exposed to the progressive lowering of standards of social conduct. The urgent problem facing the United Nations is how to ensure the survival of these children. Millions of adults have emerged from the war less fit to meet the grave problems of the day than in 1939. The hope of the world rests in the coming generation.

The resolution establishing the Fund provided that it was to be utilized and administered, to the extent of its available resources:

"(a) for the benefit of children and adolescents of countries which were the victims of aggression, and in order to assist in their rehabilitation;

"(b) for the benefit of children and adolescents of countries at present receiving assistance from the United Nations Relief and Rehabilitation Administration;

"(c) for child health purposes generally, giving high priority to the children of countries victims of aggression."

The Fund is governed by an Executive Board, consisting at present of representatives of 26 nations (Switzerland was added by the Economic and Social Council in March 1947), and an Executive Director appointed by the Secretary-General of the United Nations after consultation with the Executive Board. Dr. Ludwik

*Chief, Children's Bureau.

¹For a brief discussion of the Fund in relation to the work of the UN Social Commission, see the *Bulletin*, February 1947, pp. 7-8.

Rajchman of Poland was elected Chairman of the Board, and Maurice Pate of the United States was appointed Executive Director.

The Fund is to be administered in accordance with principles adopted by the Economic and Social Council and its Social Commission. Under the terms of the Assembly resolution, countries desiring assistance must make provision for submitting reports on the use of supplies and other assistance and for equitable and efficient dispensation or distribution of all supplies or assistance, on the basis of need, without discrimination because of race, creed, nationality status, or political belief. The Fund is not to engage in activity in any country except in consultation with, and with the consent of, the government concerned.

Estimated Resources

The sources of support for the Fund will consist of any assets made available by UNRRA and any voluntary contributions from governments, voluntary agencies, individuals, or other sources. In its resolution the General Assembly called upon governments, voluntary agencies, and individuals to give the Fund their generous support.

The Fund is directed by the resolution creating it to "appeal to all voluntary relief agencies to continue and intensify their activities" and to "take necessary measures in order to cooperate with these agencies." The Board may invite representatives of specialized agencies of the United Nations for consultation, and their staff and technical assistance are to be utilized to the maximum extent feasible. The Fund may also use such staff, equipment, and records as may be made available by UNRRA while it is still in existence.

As directed by the resolution establishing the Fund, the Executive Board made a report to the Fourth Session of the Economic and Social Council, including in the report a preliminary statement on recommended programs and estimate of expenses for 1947. As the report pointed out, when the Fund was established it was anticipated that by the time the Executive Board reported to the Economic and Social Council several countries would have made formal application to the Fund for assistance, and that the Fund would have been able to

weigh these requests against its prospective resources and recommend precise allocations. As yet, however, the Fund possesses no resources except the original contribution of \$550,000 received through Fiorello La Guardia while he was Director General of UNRRA, from a special collection for food relief in Europe made in the United States in 1946. This contribution is available only for food, and none of it can be used for administrative expenses. The Executive Board was informed that the problems involved in the liquidation of UNRRA are such as to make it impossible to determine for some time what residual assets there may eventually be for transfer to the International Children's Fund. The Fund will not begin operations until sufficient resources are available to carry on worth while activities.

Proposed Operations

General policies on the operation of the Fund are developed by a Program Committee of the Executive Board, consisting of representatives of eight countries and the Secretary-General. A letter pointing out the needs of the Fund was sent by the Acting Secretary-General to all governments that are members of the United Nations. Appended to this letter was a memorandum describing the Fund and its proposed methods of operation. Committee work and individual conferences have further stressed the importance of immediate contributions from governments, for it has been recognized that, in the first stage of operation at least, the major resources must come from this source, because of the time required for working out with representatives of voluntary agencies and other organizations adequate methods of voluntary collections.

In its report to the Economic and Social Council the Executive Board of the Fund estimated that some 30 million children in Europe alone, and an equal if not greater number in the Far East, are today in urgent need of supplementary aid.

The program contemplated by the Fund is designed in the first instance to aid countries eligible for assistance to provide for children a supplementary meal that includes special and additional foods required to assure

health and growth. These are not attainable within the basic ration.

The Board estimated that, beyond doubt, at least 20 million children in countries eligible for assistance should receive a supplementary, midday meal of approximately 700 calories. Since the cost of such a meal is estimated at about 6 cents a day, or \$20 a year, the cost of reaching 20 million children with such assistance would be about \$400 million. In the opinion of the Board such a sum would cover the requirements only of those most urgently in need of a supplementary meal, and at least another 20 million children would benefit greatly from such assistance, were sufficient resources to be made available.

A large part of this \$400 million, it was estimated, would be borne by the recipient countries in supplies, warehousing, transportation, and services, but at least \$200 million of outside assistance would be required. This, according to the Board's report, is an estimate of requirements over and above external assistance for general relief purposes for such countries as may receive such assistance. The amount of contributions by recipient countries would depend on the level of the basic ration these countries are able to maintain, including supplies provided through outside assistance for general relief. The supplies furnished by donor countries would vary in accordance with the kinds of food available for export in those countries.

It was pointed out in the report to the Economic and Social Council that "supplementary assistance might also take the form of the provision of clothing, medical supplies or equipment for children's institutions; nor must one preclude the possibility of other special projects, the need for which would appear as detailed information was received from the countries in need."

The Executive Board has recognized that need in the countries of the Far East is clearly as great as, if not greater than, the need in Europe. Equal consideration is being given to this problem, but it is too early to give an estimate that would be of any value.

In its report to the Council the Board gave the following tentative division of expenditure by the Inter-

national Children's Emergency Fund per \$1 million contributed:

Total	\$1,000,000
Milk and supplementary fats.....	678,000
High protein foods.....	115,000
Cocoa	22,000
Cod liver oil or substitutes.....	16,000
Clothing, medical supplies and other equipment.....	169,000

The sum of \$1 million would probably care for about 85,000 children.

It is hoped that in addition to the child-feeding program, which is planned to reach also expectant and nursing mothers, the Fund will be able to give some assistance in encouraging the rehabilitation of children's institutions.

The cooperation of the World Health Organization has been enlisted in training personnel for health work. A certain percentage of the fellowships provided by the Interim Committee of the Organization will be assigned for maternal and child health work. The program of advisory welfare services being developed by the United Nations should also be of some assistance in training child welfare personnel.

The Social Commission's Recommendations

The Social Commission, meeting from January 20 through February 5 of this year, received a report of the International Children's Fund. In its report to the Economic and Social Council the Commission expressed its approval of the Fund's report and urged that both the Executive Board and the Council give first priority to the problem of raising additional funds from governmental and non-governmental sources, so that the Fund will be ready to start work as soon as UNRRA ceases to operate. The Commission, in harmony with the information contained in the Fund's report and the resolution adopted by the General Assembly, formulated a statement of principles which it recommended should be adopted by the Economic and Social Council as principles of operation of the Fund. Included in these principles are a statement of priorities and the following declaration concerning the relation of emergency measures to existing programs:

Emergency measures shall be so developed and administered as to utilize and strengthen the permanent

child health and child welfare programs of the countries receiving assistance and promote effective coordination of official and voluntary services.

With reference to staff, it was recommended that provision be made for the technical staff needed to ensure effective operation of the Fund and to supply the technical services necessary to achieve its objectives.

Another recommendation dealing with the information required was as follows:

"Governments requesting assistance will submit proposals giving information required by the Executive Board or a committee thereof, as to need for assistance and methods by which the program will be carried out. Such proposals should show how the following requirements will be met:

"(1) Provision for proper and efficient administration of the program.

"(2) Utilization, so far as possible, of existing official and voluntary agencies, with provision made for coordination of the services of all agencies utilized in carrying out the program for which assistance is requested.

"(3) Assurance that supplies and services under the program will be equitably dispensed or distributed on the basis of need without discrimination on the basis of race, creed, nationality status, or political belief.

"(4) Provision for reports for such periods and containing such information as the Executive Board may require."

Economic and Social Council Action

In its report to the Economic and Social Council, the Executive Board of the International Children's Emergency Fund declared that perhaps the most difficult part of the estimate was that for the operating and administrative costs of the Fund in 1947. The number of staff members, especially those in the field, will of course vary in accordance with the variety of special projects put into operation, the number of children receiving aid, and the number of countries to which the Fund gives aid. The report assumes that the Secretary-General of the United Nations would give con-

siderable help in the form of legal, accounting, publicity, and other services. Technical help, information, and special studies would be requested from specialized agencies, such as the Food and Agriculture Organization, the World Health Organization, and the United Nations Educational, Scientific and Cultural Organization. The FAO and the Interim Commission of the WHO are already cooperating with the Executive Board and the staff of the Fund in various ways. Consideration is being given to a milk study and to the possibility of setting up, under the joint auspices of FAO and WHO, a technical advisory committee on food needs of children. Technical staff will be required at the headquarters of the Fund for planning and review purposes and assistance in developing policies. Field staff will also be necessary to assure that the resources of the Fund are used for the purposes intended, to plan with governments concerning both needs and policies, and to furnish such technical assistance as may be required.

The Economic and Social Council, after considering the Social Commission's report on the International Children's Fund and the reports of the Executive Board itself, adopted a resolution on March 29 approving the conclusions of the report of the Executive Board and transmitting to the Board for its guidance the principles for the operation of the Fund and the recommendations of the Social Commission as amended by the Council.

Immediate Financial Problems

The problem of contributions from governments is the first concern of the Executive Board. Only government support will enable the Fund to get into operation quickly enough to assist in meeting the 1947 needs. At the March meeting of the Economic and Social Council, New Zealand and Norway indicated that government support for the Fund would be forthcoming. The matter is under consideration by the governments of the United States, Canada, and other countries.

It will be remembered that in creating the Fund the General Assembly authorized contributions from voluntary sources. A plan for a world-wide collection of voluntary funds for re-

lief purposes, based on contributions of a day's pay, was presented to the General Assembly in December by Aake Ording of Norway, and the Assembly adopted a resolution favoring the plan in principle and asking the Secretary-General to explore the possibilities of raising funds in this way. After receiving the Secretary-General's report on the explorations that had been made, the Economic and Social Council decided to support the principle of voluntary collection, based either on the day's pay plan or on alternative methods best suited to the conditions in particular countries. The Council adopted the following resolution:

"The Economic and Social Council, taking note of the General Assembly Resolution No. 57 of the same date,

"1. Approves in principle the proposal for a special world-wide appeal for nongovernmental voluntary contributions to meet emergency relief needs of children, adolescents, expectant and nursing mothers, without discrimination because of race, creed, nationality status, or political belief, by way of a "One Day's Pay" collection or some alternative form of collection better adapted to any particular country;

"2. Requests the Secretary-General to continue his exploration of the most appropriate procedures for carrying forward this work and to make such arrangements as may be necessary for this purpose, taking into account the circumstances, including the foreign exchange position, of each country;

"3. Further requests the Secretary-General to report to the next session of the Economic and Social Council on the progress of this project;

"4. Urges governments to aid and facilitate this voluntary effort on the understanding that agreement will be reached between the Secretary-General and each country (a) as to the disposal of the national collections, and (b) as to the purchase of supplies within the country for use elsewhere;

"5. Authorizes the Secretary-General, after due consultations, to fix a date most suitable for the collection."

Substantial funds for foreign relief have been raised by voluntary organizations in the United States dur-

ing and immediately after the war. Policies with reference to foreign relief are coordinated by the Advisory Committee on Voluntary Foreign Aid of the United States Government. During the month of January 1947 the total value of relief sent abroad by American agencies and recorded with the Advisory Committee was \$14.1 million. Any plans for a voluntary collection in the United States will be worked out in cooperation with the voluntary agencies as represented by the American Council of Voluntary Agencies for Foreign Service and the Advisory Committee on Voluntary Foreign Aid. It will be at least the latter part of 1947, however, before plans for the collection can be put into operation. In the meantime, existing voluntary agencies will continue handling the problem of immediate relief for children.

Relation to Other Assistance Measures

The proposed governmental and other contributions from the United

States for the International Children's Emergency Fund should not be confused with the President's proposal, submitted to Congress on February 21, for an appropriation of not to exceed \$350 million for direct assistance from the United States. The purpose of this appropriation, as of other assistance which may be given directly by the United States, is to provide assistance to countries in maintaining a ration sufficient to give the basic essentials of life. Such relief is a necessary foundation for special children's programs, because the extent to which child relief will be successful in assuring opportunity for health and growth will depend on whether such relief can be, in fact, supplementary, or whether it must be used merely to keep children alive. The International Children's Emergency Fund provides the means for world-wide cooperation in saving children who have suffered grievously from war and its consequences. It is a cause which should command universal and generous support.

Earners and Dependents in Urban Families in Relation to Family Income

By Jacob Fisher*

IN MOST SOCIAL INSURANCE systems contributions are based on individual earnings. Benefits, on the other hand, are, for many programs, varied by size and composition of family. Since lower-paid workers tend to have larger families there is a rough kind of social equity in this departure from the payment of benefits strictly proportional to contributions. How rough is not too well known, since data on contributions and benefits by family income class can be only partially approximated.

It is of course true that, even if all the facts were in, people would still disagree on what is socially equitable. There is considerable value nevertheless in assembling what materials there are as a basis for a discussion of the policy issues involved. Measurement of the impact of social insurance

taxes and the incidence of benefits by family income classes depends, however, on the availability of data on the number of earners and dependents at varying income levels, and the effect of income differences on size and composition of family.

The present article addresses itself to the analysis of family composition and income relationships. The data are derived from the 1940 census and deal in the main with urban families with income from wages or salary only. Such families numbered 11.1 million or somewhat more than half of the urban families enumerated and a little more than a third of all families in the United States.

Type of family	Total	Urban	Rural
All families.....	35,087,440	20,749,200	14,338,240
Families with income from wages or salary only.....	15,928,300	11,132,500	4,795,800
Other families.....	19,159,140	9,616,700	9,542,440

*Bureau of Research and Statistics, Division of Coordination Studies. Martin Marimont and Sol Ackerman, formerly of the Division, aided in the development of the tables.

Families with income limited to wages or salary were selected because total income was obtained for such families only. (The census schedule included an item for income of \$50 or more from other sources but only with respect to its receipt or nonreceipt.) To maximize homogeneity in the data, the analysis was confined to urban families.

The usefulness of the data presented in the article does not lie in the income distribution, which is descriptive of only one segment of the population in 1939 and is not representative of the incomes of families in that segment today, or in the specific averages developed for earners and dependents by income class. These may be expected to change with shifts in the income structure and family composition of the population. Estimates made in the Bureau of Research and Statistics, for instance, suggest that primary dependents, as defined below, may vary from 1.05 to 1.15 per worker, depending on the economic assumption used. The ratio will also be larger or smaller depending on the relative broadness with which the term dependent is defined. The principal value of the estimates lies rather in the magnitude of the differences in earner and dependent ratios among income classes and among families of varying size and composition, and in the direction of the change in the ratio with changes in income, size of family, number of earners, and number of dependents.

Definitions.—The family referred to in this article is the census "private family," defined as comprising "a family head and all other persons in the home who are related to the head by blood, marriage or adoption, and who live together and share common housekeeping arrangements." A person living alone is considered a one-person family. An urban family is a family living in an area defined by the Bureau of the Census as urban, generally a city or other incorporated place having 2,500 or more inhabitants. The family head is the person regarded by the other family members as the head. The head is usually the chief earner; in some cases, however, the head is the parent of the chief earner. Children are unmarried family members under age 18 related to the head, but not nec-

essarily the children of the head. Among the 19.2 million children in urban families in 1940, 17.3 million, or 93 percent, were children of the head, 1 million were grandchildren, and 0.4 million were other relatives. Wage or salary income includes all money received in 1939 in compensation for work or services performed as employees, including commissions, tips, piece-rate payments, bonuses, and so on, as well as receipts commonly referred to as wages or salaries. The value of income received in kind, such as living quarters, meals, and clothing, is not included. An earner is a person 14 years old or over who reported that he received \$1 or more of wage or salary income in 1939. A small number consisted of part-time or seasonal workers, persons not ordinarily in the labor force. Some labor-force members in March 1940, on the other hand, were not classified as earners since they had no earnings in 1939, either because of disability or unemployment or because they were self-employed in 1939 or because they entered the labor force as new members after December 1939. Dependents are wives not in the labor force of family heads who are earners, and unmarried children under 18, not in the labor force, living in a family whose head is a relative and an earner. Such persons are sometimes referred to in the article as primary dependents, since they exclude nonworking parents, disabled husbands, and older children, who could be included in a broader definition of the term dependent. Other persons are family members who are neither earners nor dependents, as defined, including nonearner family heads, children over age 18 at school, and other adult relatives of the head not in the labor force.

Number of Earners

Most families with wage or salary income have only one earner.¹ In

¹ For an earlier analysis of family income and family composition, based on the 1935-36 National Health Survey, and using the bio-legal concept of the family as distinguished from the census family concept employed in this article, see the following articles in the *Social Security Bulletin*: "The Economic Status of Urban Families and Children," May 1939; "Income of Urban Families and Individuals in Single-Family Households," Septem-

ber 1939, two-thirds of the families living in urban areas and with income from wages or salary only had one earner, 25 percent had two earners, and 8 percent had three or more.

Number of earners	Families	
	Number	Percentage distribution
Total.....	11,132,500	100.0
1 earner.....	7,509,440	67.5
2 earners.....	2,747,740	24.7
3 or more earners.....	875,320	7.9

Families with more earners generally enjoy a larger income. In 1939 more than 9 out of 10 families with incomes below \$200 had only one earner. Among families reporting income of \$3,000-4,999, only 39 percent had one earner, 35 percent had two earners, and 26 percent had three or more. The influence of number of earners upon family income is illustrated in table 4.

Size of family.—The rise shown in table 4 in average numbers of earners as family income moves up is accompanied, it may be observed, by a concurrent increase in average family size. What is the relation of these three factors?

When families are classified by size, the following pattern emerges:

Persons in family	Average number of earners	Median family income
Total.....	1.48	\$1,476
1.....	1.00	830
2.....	1.29	1,413
3.....	1.32	1,520
4.....	1.54	1,636
5 or more.....	2.06	1,612

Each step-up in family size is associated with a gain in both number of earners and amount of income, except that families of five or more have a smaller income than families of four. This suggests that the association of size and income may not hold for relatively large families. Data based on a sample differing slightly from the

ber 1939; "Gainful Workers and Income in Urban Single-Family Households," December 1939; "Income, Children, and Gainful Workers in Single-Family Households," February 1940; "Income, Children, and Gainful Workers in Urban Multi-Family Households," April 1940.

Table 1.—Median income in 1939 of urban families with wage or salary income only, by size of family, age, sex, and marital status of head.

Persons in family	Total	Male head (married, wife present) aged—					Other male head	Female head
		Total	Under 35	35-44	45-54	55 and over		
Total.....	\$1,496	\$1,601	\$1,407	\$1,702	\$1,811	\$1,654	\$1,156	\$972
1.....	854	1,510	1,507	1,676	1,557	1,303	1,347	803
2.....	1,431	1,583	1,373	1,770	1,848	1,678	1,646	938
3.....	1,549	1,694	1,385	1,786	1,975	2,003	1,831	1,132
4.....	1,675	1,693	1,321	1,687	1,942	2,142	1,891	1,260
5.....	1,681	1,654	1,251	1,558	1,884	2,202	1,904	1,379
6.....	1,653	1,590	1,110	1,376	1,807	2,200	1,873	1,501
7 or more.....	1,590	1,484						1,676

Source: Sixteenth Census of the United States, 1940: Population, Families, Size of Family and Age of Head, table 8.

one used to obtain the averages in table 1 support such a view. They yield a median income of \$1,675 for families of four, \$1,681 for families of five, \$1,653 for families of six, and \$1,590 for families of seven or more. The correlation, in other words, is good up to families of five; beyond that point there appears an increasing disparity between size of family and income.

Number of earners, on the other hand, is directly related to size of family and amount of family income:

Number of earners	Average number of persons per family	Median family income
Total.....	3.37	\$1,476
1.....	3.08	1,304
2.....	3.45	1,510
3 or more.....	5.57	2,574

What accounts for the association of number of earners with both family size and family income, but the decline in income in larger families?

It may be useful to examine first the relationship of family size and income when the number of earners is held constant.

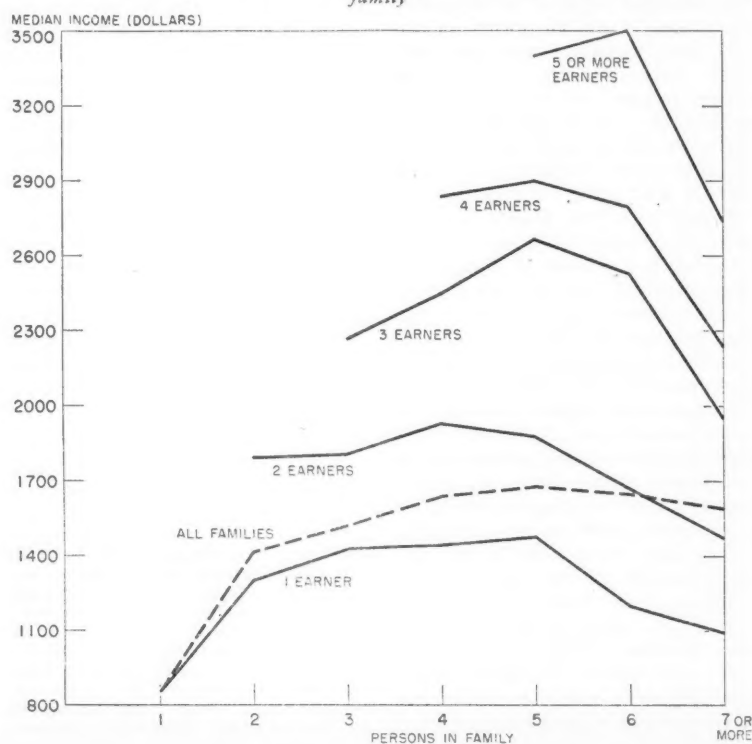
Among one-earner families the same pattern in the trends in size and income may be noted as in all families, that is, median income increases with size up to five persons, then declines. Since the earner in one-earner families was the head in 94 cases out of 100—a ratio which increased with income, reaching 99 percent in families with an income of \$5,000 or more—some plausibility attaches to the suggestion that income drops in larger families with one earner because the age at which individual earnings are at their maximum does not coincide with the age of the head at which families are biggest. The highest

median wage or salary earnings in 1939 were reported by men in the age class 35-44, whereas the men with the largest average families were in the age class 45-54, when earnings had begun to decline. When it is borne in mind that, in husband-wife families, the average age of the head rises in each successive family size beyond two-person families, the unfavorable effect of the decreasing earnings of older workers on family-size-income relationships in one-earner families may be readily appreciated.

Of somewhat more significance, perhaps, is the influence of occupation on earnings and family size. Among the major occupational classes in the census there appears to be a substantial negative correlation between the two. Family heads classified as laborers, as operatives and kindred workers, and as craftsmen, foremen, and kindred workers had more children in 1940 than heads who were clerical, sales and kindred workers, proprietors, managers and officials, and professional and semi-professional workers. Median earnings in the first three groups, on the other hand, were considerably smaller than those in the other groups.

For urban families dependent on the earnings of one person only, in summary, the downward trend in income in larger families may be attributed in part to the increase in average age of the head in larger families and the decline in his earnings because of age, but more importantly to the tendency of workers in occupations yielding a lower income to have more children than

Chart 1.—Median income of families with specified number of wage earners, by size of family



workers in the higher-paid occupations.

The nonassociation of family size and income in larger families appears also in families with two earners, with three earners, and so on (chart 1).

The recurrence of this pattern suggests that the earnings of the head are the dominant element in the family-income picture. The presence of additional earners raises the level of family income, but not the general outline of the family-income-family-size contour. The determining factors appear to be three: the head is an earner in nearly all families; only one family in three has secondary earners; secondary earners have smaller earnings than primary earners.

Ninety-three out of a hundred family heads reported earnings in 1939.

Type of earner	Families with—	
	At least 1 earner	2 or more earners
Total.....	11, 132, 500	3, 623, 060
Head an earner.....	10, 377, 060	3, 312, 800
Only earner.....	7, 064, 200	.....
Other earners present.....	3, 312, 800	3, 312, 800
Head not an earner.....	755, 500	310, 260
One earner.....	445, 240	.....
Other earners present.....	310, 260	310, 260

The median income of earner heads in families with income from wages or salary only was \$1,344; of wives, \$650; of children under age 18, \$154; and of other relatives of the head, \$740. While larger families tend to have more earners, and families with more earners average more income, the income of families with the same number of earners begins to drop shortly after the family-size point at which a decline in the earnings of the primary worker sets in. The additional income supplied by secondary workers in larger families is not sufficient to overcome entirely the drop in the earnings of the primary worker. Hence the correlation in the aggregate of number of earners with both family size and family income, but the decline in income in larger families.

Family composition.—Data on family size and income by sex, marital status, and age of head illustrate the relative influence of the earner status of the head, the earnings of the head, and the presence of secondary earners

Table 2.—Average number of persons per family in labor force, urban families, by size and sex and marital status of head, 1940

Type of family	Average number of persons in labor force, by size of family					
	Total	1	2	3	4	5 or more
Total.....	1.54	1.00	1.26	1.41	1.57	2.12
Husband-wife families.....	1.54	.....	1.26	1.34	1.53	2.05
Head.....	.96	.....	.96	.97	.96	.92
Others.....	.58	.....	.27	.37	.57	1.13
Other families.....	1.52	1.00	1.27	1.79	1.84	2.58
Head.....	.70	1.00	.66	.57	.44	.43
Others.....	.82	.....	.61	1.22	1.40	2.15

Source: Estimated from sources listed in foot note to table 4.

ers on the relationship of family size and family income.

Among urban families with a woman head (single, widowed, divorced, or separated) no decrease in income took place in 1939 in larger families. The peak in income for families headed by a single, widowed, divorced, or separated man was not reached until families of six. Among husband-wife families, by contrast, the largest median income was shown by families of four and five.

Differentiation by age of family head may also be noted. When the husband in husband-wife families was under age 35, the two-person family had the highest income; when he was in the ages 35-54, median income was at a peak in four-person families; when he was 55 or older the family with six or more persons had the highest income (table 1).

The association of family size and income, in other words, was more pronounced for families sometimes referred to as broken families, and, among so-called normal families (i. e. husband-wife families), for families with an older head. Now one of the ways in which the broken family differs from the normal family is in the presence of fewer children, both absolutely (average for all families) and relatively (families of the same size). Conversely the broken family has proportionately more adult relatives and more members in the labor force (table 2). Similarly, husband-wife families with heads past 45 years have relatively fewer children than families with younger heads and proportionately more adult relatives of the head and more members in the labor force. Since only a negligible number of children are in

the labor force (3 out of 100 in urban families in 1940 as compared with almost 1 in 3 among adult relatives), increases in family size are accompanied by a more rapid growth in the number of earners and in income among broken families than among normal families, and among families with older heads than among families with younger heads.

In broken families, and in families with an older head, furthermore, the influence of the earnings of the head on total family income, the importance of which has been alluded to earlier, is diminished by the smaller proportion of heads in the labor force and the reduced earnings of such heads. In 1940 only 4 in 10 women heads of families were in the labor force, as compared with 3 in 4 male heads of broken families and 9 in 10 heads in husband-wife families. The ratio of heads in the labor force among husband-wife families fell from 99 percent in the ages under 45 years to 47 percent of heads 65 years and older.

Of the same significance are the lower average earnings of heads of broken families as compared with the heads of husband-wife families, and the decline in the average earnings of family heads beyond age 45. In 1939, heads of urban husband-wife families with income from wages or salary only reported median earnings of \$1,406; male heads of broken families, \$1,105; women heads, \$766. The median for male heads 35 to 44 years was \$1,507; for male heads 45 to 64 years, \$1,456; for male heads 65 years and over, \$1,213.

All three factors—less frequent membership of the head in the labor force, lower average earnings of the

Table 3.—Percentage distribution of urban families with wage or salary income only, by size of income in 1939, and sex and marital status of head

Family income	Total	Husband-wife families	Other families	
			Male head	Female head
Total.....	100.0	100.0	100.0	100.0
\$1-499.....	10.1	7.1	17.8	24.4
500-999.....	18.6	16.8	25.5	26.4
1,000-1,499.....	21.4	21.9	20.0	19.3
1,500-1,999.....	19.0	20.5	13.6	12.7
2,000-2,499.....	12.8	14.0	8.9	7.2
2,500-2,999.....	6.8	7.4	4.8	3.8
3,000-3,999.....	9.1	9.9	7.4	5.2
5,000 or more.....	2.2	2.4	1.9	1.1

Source: Sixteenth Census of the United States, 1940: Population, Families, Family Wage or Salary Income, 1939, table 9.

head, and more frequent presence of other workers—tend to enhance the importance of secondary earners in broken families and by the same token to produce a more direct association in such families between family size and family income.

These factors also account, of course, for the higher average income of husband-wife families as compared with broken families and, among the latter, for the more favorable economic status of families with a male head. The effect on the relative distribution of family types among income classes is illustrated in table 3.

The relationships of family size,

family composition, and family income set out in this article are roughly descriptive of the relationships at one point in time, the 1940 census week. Were the data available, it is possible that similar patterns could be developed for 1930. Most families in existence in both years would, however, be found in different size and income classes in 1930; some, in addition, would shift from one family type to another. The structure and economic status of families, in other words, change with time. This fact suggests that many of the phenomena noted here reflect different aspects of the family life cycle, and that an analysis based on the life cycle would yield additional insights into size-composition-income relationships.²

Number of Primary Dependents

By definition all families with wage or salary income have at least one earner. Not all of these families, however, have primary dependents. Three in every ten urban families with wage or salary income only in 1939 had no primary dependents, three had one, two had two primary dependents, and two had three or more. Primary dependents may thus

² See, for instance, W. S. Woytinsky, "Income Cycle in the Life of Families and 'Individuals,'" *Social Security Bulletin*, June 1943, pp. 8-17.

be seen to be more widely dispersed than earners, nearly half of whom were in families with one earner only.

Number of primary dependents	Families	
	Number	Percentage distribution
Total.....	11, 132, 500	100.0
0.....	3, 459, 783	31.1
1.....	3, 294, 183	29.6
2.....	2, 032, 981	18.3
3 or more.....	2, 345, 553	21.1

If the term "dependents" were broadened to include nonworking parents living with the family head or supported by him in whole or part, disabled husbands of women earners, and nonworking children over age 18, these proportions would change somewhat, but not significantly. The present analysis is limited to wives and children because their status as dependents is usually taken for granted in insurance systems paying dependents' benefits; they account for almost all dependents, however defined; and more data are available for them than for other types of dependents. Among urban families with wage or salary income only in 1939, primary dependents comprised 89 percent of all nonearners.

Families with very low incomes tend to have relatively fewer primary de-

Table 4.—Urban families with wage or salary income only, number of persons, number of earners, number of primary dependents, by size of family income, 1939¹

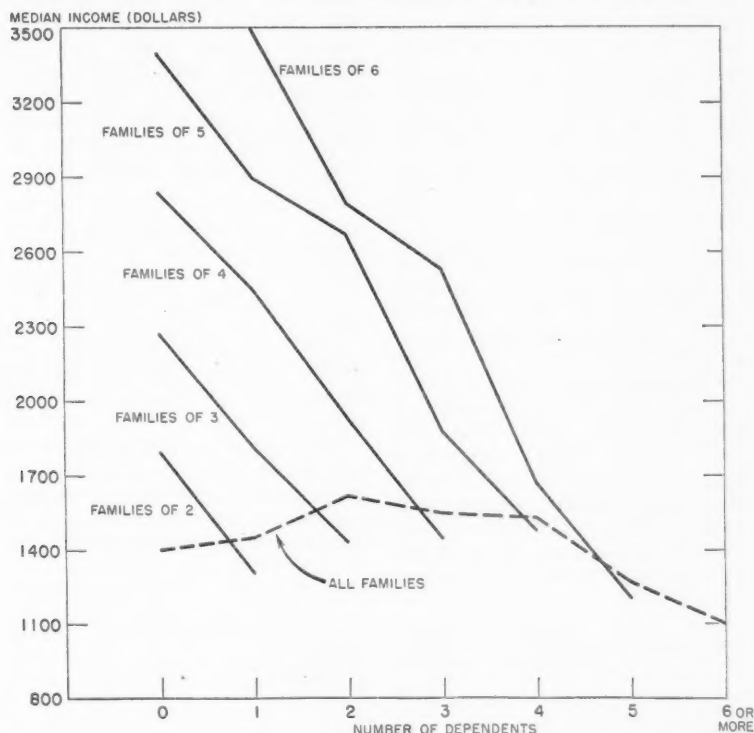
Family income class	Number of families	Number of persons				Average number of persons per family				Number of earners and dependents	
		Total	Earners	Primary dependents	Others	Total	Earners	Primary dependents	Others	Per family	Per earner
Total.....	11, 132, 500	37, 481, 997	16, 491, 582	18, 657, 443	2, 332, 972	3.37	1.48	1.68	0.21	3.16	2.13
\$1-199.....	258, 520	699, 760	279, 763	374, 540	45, 457	2.71	1.08	1.45	.18	2.53	2.34
200-399.....	538, 740	1, 556, 855	627, 028	822, 981	106, 846	2.89	1.16	1.53	.20	2.69	2.31
400-599.....	704, 120	2, 173, 113	855, 918	1, 173, 416	143, 779	3.09	1.22	1.67	.20	2.88	2.37
600-799.....	869, 260	2, 739, 916	1, 076, 143	1, 485, 800	177, 973	3.15	1.24	1.71	.20	2.95	2.38
800-999.....	826, 420	2, 648, 804	1, 075, 470	1, 401, 119	172, 215	3.21	1.30	1.70	.21	3.00	2.30
1,000-1,199.....	926, 120	3, 024, 588	1, 219, 822	1, 614, 008	190, 758	3.27	1.32	1.74	.21	3.06	2.32
1,200-1,399.....	1, 060, 080	3, 487, 884	1, 383, 177	1, 892, 004	212, 703	3.29	1.30	1.78	.20	3.09	2.37
1,400-1,599.....	1, 009, 380	3, 399, 920	1, 364, 835	1, 826, 907	208, 178	3.37	1.35	1.81	.21	3.16	2.34
1,600-1,999.....	1, 506, 080	5, 144, 373	2, 242, 799	2, 576, 703	324, 871	3.42	1.49	1.71	.22	3.20	2.15
2,000-2,499.....	1, 423, 420	4, 965, 036	2, 278, 466	2, 377, 533	309, 037	3.49	1.60	1.67	.22	3.27	2.04
2,500-2,999.....	752, 440	2, 744, 988	1, 408, 271	1, 162, 095	174, 622	3.65	1.87	1.54	.23	3.42	1.83
3,000-4,999.....	1, 015, 040	3, 936, 463	2, 182, 960	1, 522, 880	230, 623	3.88	2.15	1.50	.23	3.65	1.70
5,000 or more.....	242, 880	960, 297	496, 930	427, 457	35, 910	3.95	2.05	1.76	.15	3.81	1.86

¹ Earners are persons 14 years old and over who reported receipt in 1939 of \$1 or more in wages or salary. Primary dependents are wives not in the labor force of family heads who are earners and unmarried children under 18 not in the labor force, living in a family whose head is a relative and an earner. "Others" are related to head but are neither earners nor dependents.

Source: Estimated from following volumes of the Sixteenth Census of the United States, 1940: Population, Families, Family Wage or Salary Income, 1939, tables

4, 5, 6, 9, 11; Population, Families, Types of Families, tables 3, 4, 5; Population and Housing, Families, General Characteristics, table 4; Population, The Labor Force, Wage or Salary Income in 1939, tables 1, 2, 10; Population, The Labor Force, Employment and Personal Characteristics, table 19; Population, Volume IV, Characteristics by Age, Part 1, table 11; Population, Families, Employment Status, tables 6, 9, 10; Population, Families, Size of Family and Age of Head, table 8; Population, Characteristics of Persons Not in the Labor Force, table 17.

Chart 2.—Median income of families of specified size, by number of dependents



pendents than families in the middle income range, among whom is to be found the heaviest concentration of dependents. Increases in family income beyond that received by the middle group are generally accompanied by a decline in the average number of dependents. A secondary concentration of primary dependents occurs in families with incomes of \$5,000 or more (table 4).

Family size.—Family size and number of primary dependents are closely related, that is, the larger the family, the larger the number of dependents. Median family income, as already noted, rises as families increase in size but drops among larger families.

Consistent with this pattern, family size increases with the number of primary dependents, but family income, after rising to a peak in families with two dependents, falls in families with three or more dependents.

Number of primary dependents	Average number of persons	Median family income
Total.....	3.37	\$1,476
0.....	1.99	1,404
1.....	2.68	1,450
2.....	3.53	1,645
3 or more.....	5.36	1,463

For families up to four persons, increases in family size would seem associated with increases in both average number of primary dependents and in family income. Is there any direct relation between the last two? To what extent is it influenced by the factor of family size, which increases with both income and number of dependents? What happens when family size is held constant?

Families of one, by definition, have

no dependents. In families of two the average number of primary dependents is largest in the lowest income class, smallest in the class \$3,000-4,999. The explanation of course is that two-person families in which both persons are wage earners tend to have more income than two-person families with one earner only. As a result, two-earner families, as a percent of all two-person families, increase with income, yielding in turn a steady rise with income in the average number of earners per family. Concurrently a decline takes place in the average number of non-earners, among whom primary dependents outnumber other persons by more than four to one.

Similar size relationships may be observed in families of three, four, and five or more persons, each considered separately.

Within each family-size class, in other words, primary dependents are most frequent in the lowest income brackets and become increasingly less frequent as one moves up the income scale. Or, put another way, median income in families of the same size tends to be largest in families with no dependents and to drop with each successive increase in the number of dependents (chart 2).

In the aggregate, however, that is, among the total number of families, the negative relationship of income and number of dependents is obscured by distortions introduced as a result of differences in the representation of families of varying sizes. Median income is lowest, it will be recalled, among one-person families, increases with family size up to families of five, and then declines. The median income of families with no dependents is relatively low because 30 percent are one-person families, while another 52 percent are two-person families. Families with one dependent have a somewhat larger median income because they contain no one-person families and include relatively more families of two or more persons. Families with two dependents in turn average more income than families with one; one and two-person families are absent, and there are more families of three or more persons. Beyond the second dependent, however, median income drops because of the increasing rep-

Persons in family	Average number of primary dependents	Median family income
Total.....	1.68	\$1,476
1.....	0	830
2.....	.52	1,413
3.....	1.35	1,520
4.....	2.23	1,636
5 or more.....	3.76	1,612

resentation of families of six and seven or more persons.

In the light of these considerations it becomes clear why the average number of primary dependents shown in table 4 increases with income between the \$1-199 and \$1,400-1,599 classes, rather than the reverse. As one moves up the income scale, family size grows larger and average number of dependents increases. Somewhere around \$1,400-1,599, however, a turning point is reached; families continue to grow larger as income increases, but such increases are accounted for entirely by earners, and the relative number of dependents declines. To a significant extent the whole pattern is affected by the presence of one-person families, for when such families are eliminated the average number of dependents generally drops with income gains, not only in the upper brackets but all along the income scale.

Family composition.—Since average income in families of the same size declines as the average number of primary dependents increases, and since dependents are drawn entirely from among wives and children under 18, the average number of wives and children should be larger in low-income than in high-income families (that is, of the same size).

Tabulations crossing income of husband and of wife indicate that the proportion of wives with no earnings and who can therefore be classified as dependents was lowest for husbands in the bottom income bracket and highest for husbands in the class \$5,000 or more. This would seem to confirm the common observation that a married woman is more likely to be working when her husband's earnings are small than when they are large. It suggests also that the average number of dependent wives among husband-wife families does not decline with family income, but quite the contrary. Taken in conjunction with the relative sparsity of husband-wife families in the low incomes, the decrease in earners among wives as the husband's income rises makes for a marked correlation among the total number of families between the average number of dependent wives and average size of family income.

Children, who account for most dependents, do not, however, follow this pattern. They increase in frequency

up to the income class \$1,000-1,499 and then decline in relative number, exhibiting in this respect a trend similar to that noted earlier for dependents as a whole, and for approximately the same reasons. More than 40 percent of the families with an income of less than \$500 in 1939 and nearly 30 percent of the families with an income of \$500-999 were broken families, among whom families with no children were twice as frequent as among husband-wife families. When the analysis is confined to families with children, a different picture emerges. Children were most numerous in the lowest income class, which had the highest proportion of families with three or more children, and least numerous in the class \$3,000-4,999, which had the smallest proportion. Since 9 in every 10 children were dependents, the negative correlation of average number of children and family income may also be presumed to exist for dependent children as well.

Family income	Average number of children per family for families with children
Total.....	1.96
\$1-499.....	2.14
500-999.....	2.08
1,000-1,499.....	1.98
1,500-1,999.....	1.92
2,000-2,499.....	1.88
2,500-2,999.....	1.84
3,000-4,999.....	1.81
5,000 or more.....	1.83

The influence of the nonassociation of children and family income may be expected to be most pronounced among husband-wife families, which contained 91 percent of the children in urban families in 1940. Such families, including those with no children, averaged 1.30 children in the income classes \$1-499 and \$500-999, an average which declined to 0.93 in the income class \$3,000-4,999. Among broken families with a female head there was the same general tendency for the average to decline with rising income. Broken families with male heads, on the other hand, showed an increase in the average, a circumstance related to the specific characteristics of such families.

Number of earners.—With 94 out of 100 family members either earners or primary dependents (table 4), families with more earners should have fewer dependents. This gener-

alization is true of families of the same size, but not of all families in the aggregate. Families with two earners average fewer dependents than families with one, but among families with three or more earners there are relatively more dependents than among families with two because of the factor of family size.

Number of earners	Average number of primary dependents, by size of family					
	Total	1	2	3	4	5 or more
Total.....	1.68	.....	0.52	1.35	2.23	3.76
1.....	1.86	.....	.74	1.63	2.80	4.68
2.....	1.28	.....	.....	.74	1.63	3.55
3 or more.....	1.41	.....	.....	.....	.33	2.08

The relative number of earners in families of the same size, conversely, decreases as the number of primary dependents rises. The influence of family size, again, disturbs the correlation for families in the total.

Number of primary dependents	Average number of earners, by size of family					
	Total	1	2	3	4	5 or more
Total.....	1.48	1.00	1.29	1.32	1.54	2.06
0.....	1.70	1.00	1.61	2.30	3.82	4.98
1.....	1.37	.....	1.00	1.42	2.28	3.58
2.....	1.36	.....	.....	1.00	1.57	2.90
3 or more.....	1.47	.....	.....	.....	1.00	1.74

The effect of these relationships on family income is consistent with the data cited earlier. Family size increases with income (table 4). Among one-earner families, the larger family size is necessarily accounted for entirely by primary dependents, that is, the average number of dependents increases with income all the way up the income scale, not, as in the case of all families, up to the \$1,400-1,599 class only. Among families with two or more earners, however, the gain in family size as income rises is attributable entirely to more earners and the relative number of dependents declines as income rises.

Total Number of Earners and Primary Dependents

In an insurance system paying dependents' benefits, potential beneficiaries include both earners and their dependents. It may be of some interest, therefore, to examine the relation

of these two groups in the aggregate to family income.

Earners, it has been noted, increase in relative number when family income rises, whereas the average number of dependents declines after the \$1,400-1,599 class. When the number of earners and that of dependents are combined, the earner pattern is dominant, the potential number of beneficiaries per family going up with each rise in income (table 4). The curve for potential beneficiaries per earner, suggestive of the relation between average contribution and average benefit by income class, exhibits quite a different profile, remaining at approximately the same level in the income classes below \$1,600, then falling rapidly as the average number of dependents shrinks.

The number of potential beneficiaries per family and per earner increases with family size, the first average more rapidly than the second because gains in family size are accounted for more by dependents than by earners.

Persons in family	Average number of earners and primary dependents	
	Per family	Per earner
Total.....	3.16	2.13
1.....	1.00	1.00
2.....	1.81	1.40
3.....	2.67	2.02
4.....	3.77	2.44
5 or more.....	5.81	2.83

The number of potential beneficiaries per family increases also with both number of earners and number of dependents, separately considered. This association reflects mainly the influence of family size. Among 2 and 3-person families only 1 in 10 family members is neither an earner nor a primary dependent, a ratio which drops to 6 percent in 4-person families and to 3 percent in families of 5 or more. While dependents are fewer as the number of earners increases, and vice versa, the sum of the two of necessity grows larger as either one or the other goes up.

Per individual earner, on the other hand, the average number of potential beneficiaries declines as the number of earners increases, for while the earner component in the number of

potential beneficiaries remains in a one-to-one relationship to earners as the latter increase, the number of primary dependents tends to drop.

Earners in family	Average number of earners and primary dependents per earner
Total.....	2.13
1.....	2.86
2.....	1.64
3 or more.....	1.35

Summary and Conclusions

1. Larger urban families tend to have more earners, and families with more earners to have a higher income. The association of family size and family income is positive, however, only in small and middle-sized families. In larger families income declines.

2. The earnings of the urban family head largely determine the general level of family income. Divergent trends in family size and family income in larger families seem to be related to the nonassociation, occupationally, of the fertility and earnings patterns of the family head.

3. The association of family size and income in urban families is most pronounced for broken families and for families with an older head, that is, families with relatively fewer children and relatively more earners than husband-wife families and families with younger heads. In such families the influence of the earnings of the head on total family income is diminished by the smaller proportion of heads in the labor force and the reduced earnings of such heads, factors which tend to enhance the importance of secondary earners and the role of their earnings in the total income of the family.

4. Increases in urban family size are accompanied by an increase in the average number of primary dependents, that is, nonearner wives and children under age 18. Since income declines in the larger families, more primary dependents generally mean less income.

5. Within each family-size class, median income tends to be largest in families with no dependents and to drop with each successive increase in the number of primary dependents. In the aggregate, however, the negative relationship of income and num-

ber of dependents is distorted by the influence of family size. As a result, the average number of primary dependents in urban families with wage and salary income only increases with income up to the middle of the income range, rather than the reverse. Beyond the middle of the income range, however, primary dependents become relatively less frequent with each successive income class.

6. Under any definition of dependents, the larger number would be children. Among urban families with children the average number of children is negatively correlated with income. Since children are relatively more numerous in husband-wife families than in families of other types, the average number of dependents is higher in husband-wife families.

7. For families of the same size, increases in the number of earners are accompanied by a decrease in the number of primary dependents and vice versa. Among one-earner families the average number of dependents increases with family income; the reverse is true of families with two or more earners.

8. When earners and dependents are added together, the aggregate represents potential beneficiaries in a social insurance system paying dependents' benefits. The number of such beneficiaries per urban family increases directly with income. As an average per earner, however, it remains at approximately the same level up to the middle of the income range, then declines rapidly.

9. The relative number of potential beneficiaries as thus defined is larger in husband-wife families than in families of other types, and increases with increases in family size, number of earners, and number of dependents.

10. Under conditions obtaining in 1939-40, the average urban family with income from wages or salary only had about one and a half earners and about one and two-thirds primary dependents. Potential beneficiaries under a social insurance system paying benefits to both earners and primary dependents averaged a little over three per family, a little over two per earner. The average per family increased from about two and a half in the lowest income class to almost four

in the top income class. On a per earner basis, however, potential beneficiaries averaged about two and a third in the low and middle income classes and declined in the upper income ranges.

11. Dependents' benefits are sometimes justified on the ground that earners with dependents require a higher benefit income than the benefit formula by itself allows. Data cited in this article suggest that the earnings of workers with dependents are generally higher than the earnings of other workers. A benefit

formula based on wages therefore yields a higher benefit for workers with dependents. The difference in the benefit amount is seldom large enough, however, to absorb the additional requirements of dependents. Dependents' benefits represent an effort to compensate for this disparity. Since the ratio of dependents to earners is relatively large in the low and middle family income classes, the payment of dependents' benefits is of maximum value to families with relatively little margin to meet emergencies.

only one is entitled to receive dependency allowances.

Allowances are payable only on behalf of three dependents, and the total amount of the allowances is limited to \$6. The maximum weekly amount of the dependency allowance is further limited to 50 percent of the weekly benefit amount payable for total unemployment. The amount paid for dependents' benefits is in addition to the regular weekly unemployment benefit and is not counted in computing the total amount payable to a claimant, on the basis of his wage record, in a benefit year.

One Year of Dependents' Allowances in Connecticut

By David Pinsky*

THE CONNECTICUT Employment Security Division completed a year of paying dependents' allowances on October 1, 1946. During that period the allowances, which are paid in addition to the regular unemployment benefit, totaled \$1.3 million.

Since Connecticut was one of the first States to include provision for dependents' allowances in its unemployment insurance law, a special effort was made during the first year of operation to obtain certain data that would help in evaluating the effectiveness of the provision and would answer various questions concerning its administration. In general, the information was gathered to answer the following questions:

How many individuals claim how many dependents?

How much have dependents' allowances increased the average weekly benefit amount?

How long do persons with dependents receive benefits, as compared with those without dependents?

What is the proportion of beneficiaries with dependents in each of the benefit-rate groups or income-level groups?

In what proportion of cases are there changes in the number of dependents in the course of a benefit year?

The Law

The Connecticut dependency allowances law¹ provides for the payment of \$2 a week for each of the first three dependents and limits dependents to a wife, children, and a husband, under the following qualifying conditions: (1) A wife is a dependent only if she is living in the same household as her husband or is mainly supported by him, does not earn more than \$10 during a week, and is not receiving unemployment benefits. (2) A child or stepchild under 16 years of age is a dependent of a male claimant if he is living in the household with the claimant or is wholly or mainly supported by him; he is a dependent of a female claimant if he is wholly or mainly supported by her. (3) A child or stepchild 16 years of age or over is a dependent only if he is regularly attending school or is physically or mentally incapacitated from earning and if he is wholly or mainly supported by the claimant, is unmarried, and does not earn more than \$10 a week. (4) A husband is a dependent only if he is physically or mentally incapacitated from working and is wholly or mainly supported by his wife. If both husband and wife are receiving unemployment benefits, neither can claim the other as a dependent and

Administrative Interpretations of the Law

In administering the law it became necessary to interpret several phrases, particularly "wholly or mainly supported by" and "physically or mentally incapacitated." In the case of children under 16 years of age, it was ruled that anyone earning \$10 a week or more or who was collecting unemployment benefits was not "wholly or mainly supported by" his parents and, hence, not a "dependent." In the case of children 16 years of age or over, also, it was ruled that if they collected unemployment benefits they were not to be considered dependents.

Under the law, a woman may claim a child as a dependent if she is "wholly or mainly supporting" such child. In determining whether the mother is the whole or main support, it has been ruled that, if the husband is working, is collecting unemployment benefits, or is receiving other government benefits approximately equal to what he would receive for unemployment benefits, then the husband is the main support and the wife cannot claim the child as a dependent. As a result, about the only circumstances in which a woman can receive allowances for children are when she has no living husband, or when her husband is permanently disabled for earning or is separated from her and does not contribute to the support of the children.

Husbands, and children 16 years of age or over who are not attending school, are dependents only if they are "physically or mentally incapacitated" from working. This has been construed to mean that they are more or less permanently disabled. Thus,

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¹The term "dependency allowance," used in the Connecticut law, is a variant of the more general terms "dependents' benefits" or "dependents' allowances."

a husband who was out of work because of influenza, a strained back, or a broken arm would not be considered a dependent. A husband in a tuberculosis sanatorium, on the other hand, even though he might have a reasonable chance to recover, would be considered a dependent because of the relatively long time it would take to cure his disability.

The provision limiting dependents' benefits to 50 percent of the weekly benefit amount has been interpreted as referring to the benefit for a week of total unemployment. Thus, a person with a weekly benefit rate of \$22 who might be receiving \$3 for partial unemployment would nevertheless be entitled to receive \$6 in dependents' allowances, provided he had three eligible dependents. A claimant whose benefit rate was \$8 and who had three eligible dependents would be limited to \$4 in additional allowances.

The main effect of these interpretations has been to exclude as a dependent anyone earning \$10 a week or collecting unemployment benefits; to permit women to claim children as dependents only in limited circumstances; and to include husbands and children 16 years of age and over (except students) as dependents only if they are permanently disabled.

Administering the Law

Before setting up procedures for administering dependency allowances, it had to be decided how far the agency would go in checking dependency statements and in requiring proof of such dependency. After much deliberation, it was decided that no check of dependency statements, beyond what could be verified within the agency itself, would be made and no proof of relationship required. This decision was predicated on the fact that the cost of going into the field to check the information on dependents would be far in excess of the actual payments involved, and on the assumption that the great majority of claimants are honest. There was, moreover, a strong feeling that, when it can be avoided, the administration should not pry into the personal or family affairs of claimants. The only verification that has been made thus far has been a spot check of office records to determine that

Table 1.—*Claims paid for dependency allowances in Connecticut, by number of dependents and sex of beneficiary, March 1946*

Number of dependents	Total			Men			Women		
	Number of claims	Percentage distribution	Cumulative percent	Number of claims	Percentage distribution	Cumulative percent	Number of claims	Percentage distribution	Cumulative percent
Total.....	127, 883	100.0	-----	80, 741	100.0	-----	47, 142	100.0	-----
0.....	81, 787	64.0	64.0	38, 546	47.7	47.7	43, 241	91.7	91.7
1.....	20, 750	16.2	80.2	18, 132	22.4	70.1	2, 618	5.6	97.3
2.....	11, 928	9.3	89.5	11, 104	13.8	83.9	824	1.7	99.0
3.....	9, 640	7.5	97.0	9, 276	11.5	95.4	364	.8	99.8
4 or more.....	3, 778	3.0	100.0	3, 683	4.6	100.0	95	.2	100.0

wives or husbands being claimed as dependents are not themselves collecting unemployment benefits. Several hundred claims have been so checked without a single case of misstatement being uncovered.

The second problem was to determine the frequency of obtaining dependency statements. Should a statement of the number of dependents be obtained only with the first claim and revised only upon notification from the beneficiary of a change in dependency status, or should a new complete statement be required each week? In view of the requirement that dependents earn less than \$10 a week, it was felt advisable to adopt the latter procedure.

A dependency allowances form, with instructions printed thereon, is now given each claimant when he or she files an initial claim and also when each subsequent continued claim is filed. The blank is taken home, filled out, and signed by the claimant, who presents it to the local office when filing the next claim. The form gives the name of each dependent claimed, the age and school status of the children, the claimant's social security number, residence status, working status, and earnings. The claimant must also indicate on the form whether any of the dependents claimed are unable to work and whether any are receiving unemployment compensation benefits. The statement, "I certify the above statements are true and correct and that I am wholly or mainly supporting each of the persons named herein," appears above the claimant's signature.

The local office examiner reviews each form for completeness and accuracy, determines the amount to be

paid, and staples the dependency form to the continued-claim form, both of which are forwarded to the central office, where a single check is issued. The taking of an additional form has been the main operational problem in administering the dependency law.

Number of Claimants With Dependents

The proportion of claims paid with respect to 0, 1, 2, and 3 dependents varied little from month to month throughout the October 1945–September 1946 period.

In March 1946, which was the mid-month of the first 12 months and fairly typical of the entire period, only 36 percent of all claims paid during the month included dependency allowances; 16.2 percent had one dependent; 9.3 percent had two; and 10.5 percent had three or more (table 1). A considerably higher proportion of the claims paid to men than of those paid to women included dependency allowances—53 percent as against 8 percent. While men more often than women are responsible for the support of others, this difference was undoubtedly accentuated further by the emphasis on men's dependents in the law.

An analysis of the type of dependents was made in September 1946. Of the 1,331 men who received their first unemployment benefit check in that month, 689 had one or more dependents. Of these, 632 (286 without children and 346 with one or more children) listed a wife as a dependent. Only 57 claimed children but no wife as dependents; in most of these cases the wife was earning more than \$10 a week and hence was ineligible. In only 40 cases were

Table 2.—*Weeks compensated for male beneficiaries in Connecticut, by basic weekly benefit rate and number of dependents, March 1946*

Basic weekly benefit rate (excluding dependency allowances)	Average weekly earnings in high quarter in 1944	Percent of payments including dependency allowances	Weeks compensated					
			Total	Number of dependents				
				None	1	2	3	4 or more
All payments.....		52.3	80,741	38,546	18,132	11,104	9,276	3,683
Partial unemployment.....		54.5	1,251	569	210	222	166	84
Total unemployment.....		52.2	79,490	37,977	17,922	10,882	9,110	3,599
\$6.....	Less than \$17.00.....	54.4	57	26	11	20	0	0
7.....	Less than 17.00.....	10.0	60	54	1	0	5	0
8.....	Less than 17.00.....	9.8	358	323	17	17	0	1
9.....	17.00-18.99.....	32.1	261	176	62	2	9	12
10.....	19.00-20.99.....	12.4	427	374	30	19	3	1
11.....	21.00-22.99.....	16.6	440	367	41	13	17	2
12.....	23.00-24.99.....	32.1	679	461	103	79	10	26
13.....	25.00-26.99.....	34.3	731	480	161	55	13	22
14.....	27.00-28.99.....	24.6	1,059	798	145	68	21	27
15.....	29.00-30.99.....	28.9	1,168	831	130	101	69	37
16.....	31.00-32.99.....	30.7	1,122	777	190	92	50	13
17.....	33.00-34.99.....	24.3	1,866	1,412	267	123	37	27
18.....	35.00-36.99.....	29.4	1,925	1,359	389	101	53	23
19.....	37.00-38.99.....	35.8	1,968	1,263	344	158	161	42
20.....	39.00-40.99.....	26.7	2,502	1,835	433	127	56	51
21.....	41.00-42.99.....	40.3	2,848	1,699	613	319	149	68
22.....	43.00 or more.....	58.5	62,019	25,742	14,985	9,588	8,457	3,247

children over 16 years of age included as dependents.

Among women, only 54 of the 1,061 who received their first checks in September were paid allowances for dependents. Of these, 15 (7 with dependent children and 8 without) had disabled husbands, and 39 had dependent children without claiming husbands as dependents. Twelve of the women had children 16 years of age or over as eligible dependents.

Effect on Weekly Benefit Amount

From November 1945 through September 1946, \$1.3 million was paid in dependency allowances, as compared with regular unemployment compensation payments of \$23.7 million covering almost 1.2 million weeks of unemployment. Thus, dependency allowances increased from \$19.93 to \$21.01, or by \$1.08, the average weekly payment on all claims and increased total payments by 5.4 percent. Payments issued in October 1945 were not included in this comparison, since many payments issued during that month applied to benefit weeks before the effective date of the dependency provision.

The average basic benefit rates, excluding dependency allowances, of male claimants increased with the number of dependents. In March 1946, for example, the base rates of claims paid men with no dependents averaged \$20.31; with one dependent,

\$21.27; with two dependents, \$21.44; and with three dependents, \$21.65. Adding the dependency allowances to these amounts, the average rates were \$20.31, \$23.27, \$25.44, and \$27.65 for men with 0, 1, 2, and 3 dependents, respectively. The maximum rates permitted by law are \$22 for claimants without dependents and \$28 for claimants with three dependents.

Variations in Number of Dependents by Benefit Rate

A point of considerable interest is the relation between the basic benefit rate and the number of dependents. Do relatively more persons with high basic weekly benefit amounts receive dependents' allowances than do persons entitled to lower weekly benefit amounts?

Of the payments made in March 1946 to male beneficiaries, the highest proportion paid men with dependents was in the \$22 rate group. Almost 60 percent of the payments at the maxi-

mum rate of \$22 went to workers with dependents, as compared with 30 percent of the payments in all the lower rate groups combined (table 2). A benefit rate of \$22 indicates prior earnings in excess of \$44 a week. Of the beneficiaries in the \$21 rate group, indicating prior earnings of \$42 a week, 40 percent had one or more dependents.

Conversely, the benefit rates and prior earnings increased with the number of dependents. Of claims paid without any dependents' allowances, 68 percent were at the maximum rate; of those with an allowance for one dependent, 84 percent were at the maximum; with allowances for two dependents, 88 percent were at the maximum; and 92 percent of the claims with allowances for three dependents were at the maximum.

Among women, on the other hand, the proportion of payments made to workers with dependents averaged only 8.7 percent, and, unlike the male group, the higher proportion of beneficiaries with dependents appeared in the lowest rate groups. In the minimum rate groups, about 12 percent of the payments included dependency allowances, as compared with 8.2 percent for all the higher rate groups.

Benefit Duration of Beneficiaries With Dependents

One of the objections to dependency allowances that has been made is that the additional amount paid brings the total weekly unemployment insurance benefit amount to such a high level as to induce "loafing" on the part of beneficiaries. Proponents of dependency allowances counter that persons with dependents are more likely to seek employment even though their benefit amounts are increased.

Available data on this issue, while not conclusive, suggest that dependents' allowances do not encourage

Table 3.—*Percentage distribution of male beneficiaries in Connecticut, by number of dependents and duration of benefits, benefit year ended April 6, 1946*

Number of dependents	Percentage distribution of beneficiaries by weeks of benefits					Percent of beneficiaries exhausting benefit rights	Average duration of benefits (weeks)
	Total	1-5 weeks	6-10 weeks	11-15 weeks	16-20 weeks		
0.....	100.0	30.2	25.3	16.5	28.0	27.5	10.3
1.....	100.0	24.3	24.6	15.7	35.4	31.8	11.5
2.....	100.0	31.3	29.9	14.1	24.7	20.0	9.8
3.....	100.0	28.9	30.1	16.9	24.1	18.2	9.9

Table 4.—*Changes in number of dependents, for 20,000 claimants, October 1, 1945–April 6, 1946*

Type of dependent and reason for change	Number of changes
Total.....	126
Wives.....	81
Employment.....	70
Receipt of unemployment benefits.....	7
Death.....	1
Separation from husband.....	3
Husbands.....	2
Death.....	2
Children.....	43
Employment.....	25
Birth.....	16
Death.....	1
Left school.....	1

such "loafing." A study of the benefit duration for male beneficiaries during the benefit year ended April 6, 1946, reveals that those with one dependent (a wife in practically all cases) received benefits for a longer period than those without any dependents, while those with two or three dependents (a wife plus children) filed for shorter periods.

The average duration for beneficiaries with no dependents was 10.3 weeks; with one dependent, 11.5 weeks; with two dependents, 9.8 weeks; and with three dependents, 9.9 weeks (table 3). Exhaustion of benefits in each of the groups follows the same pattern; 27.5 percent of those without dependents exhausted benefits; 31.8 percent of those with one dependent; 20 percent, with two dependents; and 18.2 percent, with three dependents. The distribution is based only on beneficiaries who received 1 or more weeks of benefits, since the number of dependents cannot be determined for those who did not receive any benefits. The difference in duration among the dependency groups would probably have been greater had it been possible to include those who filed an initial claim but who stopped filing before they received a benefit payment.

There are, undoubtedly, other factors than the weekly benefit amount which affect the duration of benefits. These include the beneficiary's age, work experience, past earnings, and seniority, and the availability of suitable work, among others. However, on the basis of this study, it appears reasonable to assume that the increased benefit amount for dependents does not induce "loafing" in claimants with two or three depend-

ents. Whether the longer duration for claimants with one dependent is due to the additional allowance of \$2 is questionable, in view of the small amount involved. Other factors may well be responsible for the longer period.

Changes in Number of Dependents

The most difficult administrative problem resulting from the dependency allowance provision is the necessity of taking a special dependency form each week from those claiming dependents, in addition to the regular claim form. Considerable work could be saved if the number of dependents were ascertained and fixed at the start of an individual's benefit year. To determine the hardships or inequities that would result from fixing the number of dependents when the benefit year begins, a survey was made of 20,000 claimants and of changes in the number of dependents during the 6 months from the effective date of dependency allowances in October 1945 to the end of the benefit year in April 1946.

Of the total number, which included claimants who had no dependents, it was found that only 126 or less than 1 percent reported actual changes (table 4). Of the 126 cases with changes in number of dependents, 81 or almost two-thirds had changes in a wife's status, 43, changes in a child's status, and 2, changes in a husband's status. The section disqualifying a dependent for earnings of more than \$10 was responsible for 95 or three-fourths of the dependency changes.

Summary and Evaluation

In the year that the dependency allowances have been in effect, there has been little articulate expression on the subject. The main expressed objection has been that it places unemployment insurance on a "need" rather than a "rights" basis. On the other hand, at least an equal amount of approval has been expressed because the money goes to those who need it most. These opinions are not confined to any group but have arisen about equally from labor, industry, and the public. Some industrialists have expressed disapproval on the ground that it has raised the benefit amount to a level that impedes their

effort to obtain workers. Disapproval has been expressed by some labor leaders who feel that the entire rate structure should be increased in lieu of providing the dependency allowances. Claimants, naturally, approve the program, but a few have at times complained vociferously when parents, brothers, or sisters have not been allowed as dependents.

The law has met with general approval, however, and is now accepted as a matter of course. There is little or no likelihood of its being repealed by the 1947 session of the General Assembly, but some changes are being considered. These include the determination and fixing of the number of dependents at the beginning of each benefit year; the elimination of wives and of children over 16 years of age as dependents; and removing the limit on the number of children 16 years and under as dependents but retaining the limit on the amount of allowances at 50 percent of the basic benefit rate.

In its first year of operation, the law has fulfilled expectations in some respects but has fallen short in others. It had been expected that the allowances would increase the average benefit amount by from \$2 to \$3. Actual experience proved the increase to be \$1.08, an indication perhaps of the greater employment stability of workers with dependents. The number of dependents was also smaller than expected; in March 1946 only about 20 percent had two or more dependents, and 10.5 percent had three or more dependents.

The main concern as to the effect of dependency allowances, that is, that they might destroy the desire to work on the part of some claimants because of the high total amount, appears to have been dispelled. Those claimants with two and three dependents, who could receive \$4 and \$6 more than claimants without dependents, received benefits for shorter periods than those with no or only one dependent.

The actual change during the year in the number of dependents of claimants was insignificantly small, only 126 out of the 20,000 analyzed, and does not appear to warrant the amount of time and work expended in making weekly dependency determinations.

Employment Security

Unemployment Claims and Benefits

State Programs

The seasonal unemployment that began in the latter part of December extended through February, as is shown by the increase from January to February in the average weekly number of compensable claims.

Type of claim	Weekly average during—	
	January (4 weeks ended Feb. 1)	February (4 weeks ended Mar. 1)
Continued.....	1, 131, 800	1, 143, 500
Waiting-period.....	142, 600	119, 100
Compensable.....	989, 200	1, 024, 500
Initial.....	226, 300	182, 100

The actual number of compensable claims received during the month, however, was less than in January because February had 3 less reporting days (table 3). New unemployment dropped considerably, as shown by the decline in both the monthly and the average weekly number of initial and waiting-period claims received. An appreciable amount of new unemployment, however, resulted from the effects of the cold weather, which halted construction and other outside work and also caused a shortage of natural gas for industrial use in many areas.

The relative decline in benefit payments, from \$74.8 million to \$65.9 million, corresponded to the relative drop from 27 to 24 in the number of reporting days (table 4). The rise in the average weekly number of compensable claims resulted in an increase from 893,000 to 910,000 in the average weekly number of beneficiaries. This increase also conformed to the rise from 2.4 million to 2.5 million in unemployment, as estimated by the Census Bureau.

The decline in initial claims from 1,010,600 to 731,000 reflected decreases in every State but Pennsylvania (table 2). The February initial claims, however, were still above the November levels in all but 8 States—Alaska, Arkansas, Hawaii, Kansas, Missouri, New York, Utah, and Washington.

Most State declines were greater than can be accounted for by the fewer reporting days in February, since the decrease in initial claims was 28 percent for the country as a whole and the drop in the number of reporting days amounted to 11 percent. Initial claims during February were more than a third below the January numbers in 23 States.

By and large, the decline in initial claims reflected the tapering off from January's seasonally high levels. California's drop of 40,500 was the largest in the Nation and was principally due to the large volume of claims filed in January—the first month of the quarter; the new claims in January normally represent the high point in the year, since seasonal workers file at this time to pick up wage credits accumulated during the third quarter of the preceding year. In New York, fewer retail trade and inventory lay-offs and improved weather conditions accounted for most of the decline of 40,400 in initial claims. Considerable unemployment, however, was reported in the earlier weeks of the month as a result of a shortage of natural gas for industrial use. Michigan's 32,200 initial claims were about half those received in January, when 1 of the 4 uniform benefit years began,

and approached the level for November 1946, before the lay-offs in the automobile industry for inventory and model change-over. Pennsylvania's increase in initial claims from 78,900 to 84,200 was attributed to the shortage of natural gas for industrial use, which caused considerable unemployment in the steel and glass industries, particularly in the Pittsburgh area. Pennsylvania also reported scattered lay-offs in the cigar, apparel, and anthracite industries.

The fluctuations in continued claims were relatively small (table 3). Probably many of the declines would have been increases had there been an equal number of reporting days in February and January. The decline in New York from 943,700 to 766,200 brought these claims to the lowest level since September 1945, although the total was only 100 more than the number in June 1946. Exhaustion of benefit rights by 9,100 claimants was a contributing factor, as was the seasonal increase in employment after the post-holiday lay-offs. In Illinois the drop of 58,300 (the second largest in the country) brought these claims to 276,800, only 4,000 more than in December. New Jersey's decline of 43,500 was attributed to the short workmonth and the seasonal acceleration of garment manufacturing after the post-Christmas lay-offs. A favorable break in the weather in the State of Washington during the lat-

Table 1.—Summary of unemployment insurance operations, February 1947

Item	Number or amount	Amount of change from—	
		January 1947	February 1946
Initial claims.....	1 731, 000	-280, 000	-215, 000
New.....	1 480, 000	-228, 000	-235, 000
Additional ²	1 252, 000	-50, 000	+16, 000
Continued claims.....	1 4, 487, 000	-495, 000	-2, 840, 000
Waiting-period ³	1 468, 000	-144, 000	-117, 000
Compensable.....	1 4, 019, 000	-351, 000	-2, 723, 000
Weeks compensated.....	3 3, 732, 000	-46, 000	-2, 758, 000
Total unemployment.....	4 3, 558, 000	-408, 000	-2, 776, 000
Other than total unemployment ⁴	1 174, 000	-38, 000	+18, 000
First payments.....	4 357, 000	-68, 000	-95, 000
Exhaustions.....	4 101, 000	-27, 000	-102, 000
Weekly average beneficiaries ⁵	4 910, 000	+17, 000	-712, 000
Benefits paid ⁶	4 \$65, 910, 000	-\$8, 845, 000	-\$54, 817, 000
Benefits paid since first payable ⁷	\$3, 856, 105, 380		
Funds available as of Feb. 28.....	\$6, 936, 575, 062	+\$60, 157, 397	+\$85, 285, 514

¹ Includes estimates for Georgia, Louisiana, New York, Ohio, and Oregon.

² Excludes Texas, which has no provision for filing additional claims; also Maryland before April 1946 and Ohio before September 1946.

³ Excludes Maryland, which has no provision for filing waiting-period claims.

⁴ Includes estimates for the District of Columbia, Hawaii, and Nebraska.

⁵ Excludes Montana, which has no provision for payment of other than total unemployment.

⁶ Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

⁷ Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

⁸ Net: adjusted for voided benefit checks and transfers under interstate combined wage plan.

ter part of the month permitted resumption of logging, construction, and other activities, which accounted for the drop of 40,400 in continued

claims. Both Michigan and Ohio reported declines of 36,000.

Unemployment during the week ended February 8, as represented by

the ratio of continued claims to covered employment, was 4.0 percent, as compared with 4.1 percent for January. For the week ended February 22,

Table 2.—Initial claims received in local offices, by State, February 1947

[Data reported by State agencies; corrected to Mar. 17, 1947]

Region and State	Total ¹				New	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants
		January 1947	February 1946			
Total ²	731,000	-280,000	-215,000	286,000	6.4	480,000
Region I:						
Conn.	8,543	-2,604	-11,636	3,332	4.6	5,756
Maine	4,001	-2,141	-442	1,573	5.9	2,657
Mass.	28,563	-8,200	+1,272	12,235	3.4	17,531
N. H.	2,842	-200	+1,066	1,093	11.6	2,168
R. I.	5,406	-975	-2,471	2,356	3.8	3,685
Vt.	841	-191	+80	321	16.2	677
Region II-III:						
Del.	1,830	-845	-114	431	8.1	1,450
N. J.	34,220	-9,963	-8,846	13,935	3.2	26,245
N. Y.	143,868	-40,376	+24,073	(³)	3.1	59,287
Pa.	84,162	+5,216	-57,901	25,426	3.0	58,658
Region IV:						
D. C.	2,171	-832	+876	843	14.9	2,085
Md.	8,330	-7,759	-3,189	3,009	15.7	6,170
N. C.	9,424	-5,839	+3,059	5,598	7.7	6,970
Va.	5,748	-1,863	-564	2,692	11.3	4,469
W. Va.	10,269	-2,423	-2,924	3,022	6.7	8,977
Region V:						
Ky.	6,477	-928	-5,003	2,019	18.1	5,289
Mich.	32,193	-31,012	-33,531	9,784	4.5	20,177
Ohio	23,637	-10,452	-18,220	(³)	3.8	20,605
Region VI:						
Ill.	34,225	-17,649	-21,391	14,617	4.9	18,652
Ind.	14,208	-9,126	-19,113	5,156	4.0	6,995
Wis.	5,989	-6,436	-4,262	2,536	4.7	4,679
Region VII:						
Ala.	7,831	-3,281	-3,831	2,556	9.4	6,563
Fla.	7,496	-5,253	+1,242	3,166	2.7	6,247
Ga.	3,167	-1,908	+1,594	(³)	6.0	6,084
Miss.	3,300	-2,435	-562	1,191	16.9	2,766
S. C.	3,548	-1,764	-267	1,529	10.0	2,822
Tenn.	11,206	-3,453	-1,988	4,765	8.0	9,527
Region VIII:						
Iowa	3,929	-2,300	-1,648	1,487	8.3	3,240
Minn.	6,313	-4,216	-8,374	2,126	6.9	5,262
Nebr.	2,458	-1,046	+2	846	9.1	1,867
N. Dak.	605	-379	-31	151	18.8	521
S. Dak.	426	-334	-19	134	23.9	391
Region IX:						
Ark.	4,829	-2,911	-3,100	1,371	28.7	4,077
Kans.	4,368	-2,577	-3,833	1,541	21.4	3,363
Mo.	20,453	-11,134	-8,232	7,650	9.7	13,475
Okla.	6,684	-3,797	-3,220	2,037	20.7	4,941
Region X:						
La.	9,105	-4,955	-5,506	(³)	7.4	8,016
N. Mex.	1,041	-302	+56	263	32.4	926
Tex.	14,505	-7,118	-5,382	4,956	10.7	14,505
Region XI:						
Colo.	1,990	-780	-1,240	620	31.3	1,760
Idaho	1,832	-1,390	-150	576	16.2	1,505
Mont.	1,640	-1,417	-966	499	16.2	1,327
Utah	1,892	-1,628	-1,644	590	14.6	1,296
Wyo.	647	-296	+42	196	20.4	538
Region XII:						
Ariz.	2,617	-1,069	-126	813	46.6	2,291
Calif.	108,144	-40,508	-1,514	44,954	6.0	74,041
Nev.	1,187	-207	+206	403	39.3	1,015
Oreg.	10,190	-7,295	-2,986	(³)	11.0	7,581
Wash.	17,631	-10,371	-5,350	5,596	8.2	10,030
Regions XIII and XIV:						
Alaska	185	-206	+78	64	21.1	125
Hawaii	256	-91	+145	123	4.7	231

¹ Includes additional claims except in Texas, which has no provision for filing such claims.

² Includes estimates for Georgia, Louisiana, New York, Ohio, and Oregon; data not yet received.

³ Estimated by the Bureau of Employment Security.

⁴ Data not available.

⁵ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

Table 3.—Continued claims received in local offices, by State, February 1947

[Data reported by State agencies; corrected to Mar. 17, 1947]

Region and State	Total ¹				Compensable	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total ²	All claimants
		January 1947	February 1946			
Total ²	4,487,000	-495,000	-2,840,000	1,810,000	7.9	4,019,000
Region I:						
Conn.	42,304	-1,037	-39,459	13,865	5.1	38,382
Maine	34,395	-504	-5,241	13,721	5.5	32,461
Mass.	220,672	-12,530	+8,078	86,760	3.4	204,173
N. H.	11,280	+200	+708	4,408	14.2	9,962
R. I.	28,616	-3,478	-43,032	10,674	6.0	25,146
Vt.	4,915	+248	-2,448	2,075	15.7	4,624
Region II-III:						
Del.	10,765	+365	-7,578	2,527	11.0	9,857
N. J.	239,592	-43,515	-317,584	99,849	3.4	221,481
N. Y.	766,202	-177,540	-225,050	(³)	4.0	660,663
Pa.	358,381	-1,616	-163,596	115,688	5.2	317,984
Region IV:						
D. C.	18,769	+1,369	+10,964	6,695	11.2	17,180
Md.	51,621	-3,620	-63,231	20,214	2.5	51,621
N. C.	43,226	-7,854	+5,689	25,633	10.3	37,997
Va.	29,598	+1,340	-5,895	13,130	14.9	26,810
W. Va.	60,312	-1,571	-30,220	13,886	11.3	58,040
Region V:						
Ky.	41,842	-9,140	-57,214	14,661	24.3	39,051
Mich.	222,952	-36,324	-231,560	68,018	3.8	189,655
Ohio	131,957	-36,014	-374,685	(³)	4.5	99,971
Region VI:						
Ill.	276,750	-58,273	-205,742	116,964	4.2	264,273
Ind.	53,477	-11,620	-139,666	19,596	7.4	48,246
Wis.	32,110	-5,988	-48,017	13,042	8.0	26,361
Region VII:						
Ala.	49,589	-5,673	-72,562	17,435	10.9	44,450
Fla.	48,753	-11,983	-5,394	21,566	42.9	45,324
Ga.	48,673	+1,062	-18,100	(³)	6.3	48,214
Miss.	25,711	-58	-8,651	9,840	19.8	21,699
S. C.	15,509	-1,410	-4,503	7,663	24.1	12,835
Tenn.	88,985	-3,310	-26,253	41,816	9.5	81,139
Region VIII:						
Iowa	27,389	+527	-21,952	10,915	12.1	22,992
Minn.	27,537	+1,533	-32,065	8,510	15.0	22,984
Nebr.	12,511	-674	-7,130	4,220	13.5	10,286
N. Dak.	5,715	-4	-466	1,464	33.8	5,483
S. Dak.	3,795	-94	-701	1,422	41.6	3,492
Region IX:						
Ark.	41,519	-2,039	-41,846	12,160	38.1	39,313
Kans.	35,777	-3,700	-43,003	12,880	20.2	33,998
Mo.	143,350	-12,080	-77,913	57,622	13.0	126,145
Okla.	38,896	-5,209	-36,357	13,516	32.1	35,961
Region X:						
La.	44,469	+1,270	-80,319	(³)	13.1	38,081
N. Mex.	5,853	+441	-1,027	1,537	42.6	5,442
Tex.	53,470	-3,745	-70,037	18,444	22.0	42,698
Region XI:						
Colo.	10,697	+25	-7,419	3,404	36.6	9,648
Idaho	15,497	+1,202	+692	4,304	29.4	13,512
Mont.	15,016	+1,322	-6,017	4,842	27.1	13,165
Utah	17,243	+57	-13,220	4,386	10.1	16,181
Wyo.	3,311	+504	+563	934	29.1	2,667
Region XII:						
Ariz.	13,778	+482	-6,893	5,163	55.5	12,915
Calif.	730,650	-10,121	-236,474	349,158	5.4	671,829
Nev.	6,037	+836	+1,069	2,185	35.5	5,654
Oreg.	80,781	+3,371	-65,673	(³)	12.4	73,338
Wash.	192,672	-40,360	-28,217	63,541	5.4	182,949
Regions XIII and XIV:						
Alaska	2,123	+207	+1,502	602	13.3	1,874
Hawaii	1,722	-47	+1,467	1,132	7.4	1,530

¹ Includes waiting-period claims except in Maryland, which has no provision for filing such claims; in some States includes claims for more than 1 week.

² Total continued claims in some States include claims for more than 1 week.

³ Includes estimates for Georgia, Louisiana, New York, Ohio, and Oregon; data not yet received.

⁴ Estimated by the Bureau of Employment Security.

⁵ Data not available.

however, the ratio was close to 4.2 percent. Despite the decline in the national average for the week ended February 8, the ratios in 32 States showed increases. The declines in large industrial States, such as Illinois, Michigan, New Jersey, New York,

Ohio, Pennsylvania, and Washington, accounted for the national decline. By and large the changes in the State ratios were small; only 4 States—Idaho, Montana, Nevada, and Oregon—had increases of as much as a full percentage point, while only

Washington showed a decline of as much as a full percentage point.

In Region XII, all States but Washington showed higher ratios than in January, and all States in the region had ratios equal to or above the national average. California, with 8.9

Table 4.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, February 1947

[Data reported by State agencies; corrected to Mar. 17, 1947]

Region and State	Weeks compensated for unemployment				Benefits paid ¹				Average weekly payment for total unemployment	
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		January 1947	February 1946			January 1947	February 1946			
Total ²	3,732,000	-446,000	-2,758,000	1,518,000	\$65,910,000	-\$8,845,000	-\$54,817,000	\$24,502,000	\$17.87	\$16.38
Region I:										
Connecticut	32,915	-5,201	-84,187	10,499	676,061	-99,609	-1,777,281	176,746	20.86	17.34
Maine	31,107	-1,580	-4,434	12,522	416,826	-23,788	-151,760	128,400	13.56	10.35
Massachusetts	186,699	-31,195	+16,999	73,210	3,905,490	-659,436	+634,379	1,312,275	21.59	18.82
New Hampshire	8,907	+466	+4,663	3,644	123,162	+8,190	+66,004	46,523	14.20	13.35
Rhode Island	26,286	-1,133	-42,734	9,130	429,465	-19,010	-749,553	142,218	16.92	15.98
Vermont	3,200	+167	-1,883	1,344	50,483	+2,093	-35,522	18,407	16.46	15.59
Region II-III:										
Delaware	8,569	+1,041	-7,371	2,108	128,279	+17,685	-133,791	26,208	15.14	12.79
New Jersey	228,757	-46,110	-304,867	92,374	4,387,370	-897,673	-6,540,363	1,771,020	19.51	19.81
New York	649,238	-202,836	-259,281	294,166	12,260,790	-3,939,146	-5,451,483	5,097,698	18.87	17.03
Pennsylvania	274,517	-19,151	-160,345	91,733	4,665,715	-319,740	-3,159,594	1,323,103	16.99	14.42
Region IV:										
District of Columbia ³										
Maryland	56,194	-3,699	-86,814	21,537	1,000,242	-53,859	-1,711,443	352,780	18.28	17.06
North Carolina	30,317	-3,058	-9,412	17,789	351,663	-51,349	+91,885	180,768	11.73	10.28
Virginia	24,585	+1,045	-144	10,752	307,835	+4,576	-17,713	130,250	12.66	11.32
West Virginia	43,767	-1,653	-16,256	10,033	635,509	-48,630	-322,064	122,881	15.37	13.92
Region V:										
Kentucky	29,503	-11,498	-4,062	11,535	323,715	-143,405	-94,525	118,160	11.09	10.30
Michigan	171,165	-16,363	-286,036	53,143	3,397,754	-372,155	-6,031,898	968,439	19.82	18.24
Ohio	83,516	-44,624	-301,825	29,606	1,447,621	-803,936	-6,097,074	468,550	17.84	16.10
Region VI:										
Illinois	216,347	-41,358	-223,584	(⁴)	3,903,362	-716,786	-4,253,131	(⁴)	18.47	(⁴)
Indiana	43,239	+1,777	-142,846	15,164	712,222	+19,762	-2,708,025	216,310	16.96	14.83
Wisconsin	24,678	+2,435	-36,285	9,858	387,682	+41,075	-685,295	130,209	16.54	14.03
Region VII:										
Alabama	43,235	-11,389	-64,571	15,364	632,973	-196,701	-1,204,394	196,852	14.78	12.86
Florida	25,540	-3,457	-10,932	11,813	337,450	-54,246	-179,024	145,256	13.71	12.97
Georgia	36,182	+2,477	-16,320	21,222	474,809	+24,010	-369,369	253,108	13.25	12.03
Mississippi	13,395	-2,768	+2,113	5,472	159,934	-31,998	+11,747	58,525	12.10	10.85
South Carolina	11,995	-1,205	+4,250	5,863	163,335	-18,257	+54,139	70,179	13.73	12.08
Tennessee	64,120	-9,084	-68,655	29,287	790,716	-129,103	-1,024,777	334,789	12.39	11.49
Region VIII:										
Iowa	20,178	+3,136	-15,689	8,226	286,954	+47,994	-293,989	101,585	14.44	12.56
Minnesota	35,458	+8,999	-41,528	10,102	526,584	+122,869	-770,574	131,248	15.02	13.17
Nebraska ³										
North Dakota	2,913	+679	+783	718	48,469	+10,800	+13,732	9,074	17.49	13.74
South Dakota	1,799	+247	+308	763	23,220	+2,963	+4,348	9,118	13.32	12.43
Region IX:										
Arkansas	23,718	-2,576	-9,345	6,807	285,610	-37,090	-124,304	70,926	12.10	10.51
Kansas	32,898	+478	-58,028	12,584	465,399	+1,952	-912,143	168,917	14.41	13.76
Missouri	102,926	-4,617	-35,293	44,361	1,705,390	-76,123	-510,504	678,354	16.76	15.52
Oklahoma	40,190	-1,779	-36,341	14,218	638,786	-32,840	-639,093	210,573	15.98	14.92
Region X:										
Louisiana	40,335	-2,688	-56,378	11,448	550,216	-76,211	-1,005,201	129,675	13.90	11.60
New Mexico	3,145	+678	+1,726	690	41,425	+9,037	+22,422	7,908	13.26	11.54
Texas	59,134	+478	-48,102	15,048	728,800	-18,540	-900,017	170,659	14.00	12.00
Region XI:										
Colorado	6,422	+561	-1,292	1,940	88,564	+7,065	-19,936	25,419	13.86	13.18
Idaho	7,977	+2,566	+2,476	1,910	126,935	+41,741	+36,938	25,704	15.98	13.51
Montana	9,009	+2,080	-1,871	2,612	118,401	+26,490	-30,852	30,613	13.14	11.72
Utah	15,162	+1,591	-4,086	3,670	346,089	+37,573	-110,990	74,442	23.22	20.70
Wyoming	2,183	+411	+1,029	451	40,448	+7,213	-18,615	7,739	18.87	17.50
Region XII:										
Arizona	6,123	+1,286	-5,053	2,186	85,680	+17,355	-77,983	29,114	14.09	13.39
California	666,733	+8,885	-251,559	330,708	12,393,059	+153,532	-5,191,789	5,683,762	18.82	17.67
Nevada	4,392	+1,089	+1,298	1,392	79,435	+19,398	-23,125	23,387	18.22	16.90
Oregon	63,329	+11,759	-80,155	23,020	953,010	+151,074	-1,453,320	321,172	15.19	14.13
Washington	194,027	-34,645	-41,730	63,957	3,800,731	-838,179	-1,153,329	1,106,176	19.73	17.38
Regions XIII and XIV:										
Alaska										
Hawaii ³	3,549	+579	-490	509	75,565	+15,395	+12,375	16,721	21.53	(⁴)

¹ Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.

² Includes estimates for the District of Columbia, Hawaii, and Nebraska; also for Illinois for weeks compensated, benefits paid, and average weekly pay-

ments to women claimants and for Alaska for average weekly payments to women claimants for total unemployment.

³ Data not available.

percent, and Washington, with 8.3 percent, had the highest ratios in the Nation.

During February, \$65.9 million was paid to unemployed workers, about \$8.8 million less than in January (table 4). The \$12.3 million paid in New York was nearly a fourth less than the

January amount. Other States reporting declines of \$700,000 or more in benefit payments were Illinois, New Jersey, Ohio, and Washington. The increases of \$153,500 in California, \$151,100 in Oregon, and \$122,900 in Minnesota were the only increases of as much as \$50,000.

Table 5.—Number of individuals¹ compensated for unemployment during weeks ended in February 1947

[Data reported by State agencies; corrected to Mar. 17, 1947]

Region and State	Weeks ended—							
	Feb. 1	Feb. 8	Feb. 15	Feb. 22	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	For all types of unemployment				For total unemployment			
Total ²	900,000	884,000	856,000	968,000	853,000	840,000	815,000	952,000
Region I:								
Connecticut.....	8,425	8,910	6,062	7,834	8,110	8,551	5,822	7,612
Maine.....	7,281	7,669	7,525	7,743	6,751	7,011	7,144	7,382
Massachusetts.....	46,757	48,001	46,816	45,983	44,442	44,783	44,124	43,337
New Hampshire.....	2,269	2,374	2,230	2,095	2,101	2,174	2,084	1,980
Rhode Island.....	6,145	6,461	6,496	6,695	5,659	5,971	5,978	6,213
Vermont.....	771	662	797	827	718	600	717	757
Region II-III:								
Delaware.....	1,868	1,894	2,110	2,275	1,796	1,836	2,034	2,207
New Jersey.....	56,028	54,885	52,899	62,286	53,263	52,473	50,639	59,786
New York.....	172,313	149,075	141,352	184,120	164,388	142,762	135,472	175,954
Pennsylvania.....	65,022	61,802	59,689	68,460	61,522	60,131	59,068	67,113
Region IV:								
District of Columbia ³	14,384	14,336	13,935	13,402	13,069	13,528	13,174	12,656
Maryland.....	8,357	7,323	7,873	6,417	8,089	7,031	7,638	6,184
North Carolina.....	6,167	5,846	6,272	6,138	6,045	5,513	6,116	5,950
Virginia.....	10,335	10,224	11,106	10,551	7,169	7,299	8,934	7,814
West Virginia.....	7,228	6,953	7,414	8,081	6,875	6,781	7,181	7,798
Region V:								
Kentucky.....	35,722	39,004	42,793	45,380	32,530	35,863	39,784	41,971
Michigan.....	(⁴)	17,181	20,962	19,708	(⁵)	15,960	15,579	17,790
Ohio.....	(⁴)	57,342	56,499	45,368	62,495	53,629	43,106	59,260
Region VI:								
Illinois.....	9,645	12,165	8,518	10,170	8,869	11,452	8,044	9,578
Indiana.....	4,106	6,323	5,470	6,162	3,296	5,400	4,886	5,147
Wisconsin.....	12,551	10,714	10,703	8,649	12,117	10,349	10,318	8,332
Region VII:								
Alabama.....	7,734	6,183	6,348	6,401	5,579	5,833	5,907	5,907
Florida.....	8,233	8,472	8,899	9,582	7,997	8,092	8,573	9,391
Georgia.....	3,308	2,546	3,977	3,505	3,896	2,477	3,794	3,323
Mississippi.....	3,650	2,698	3,200	3,199	3,542	2,620	3,130	3,141
South Carolina.....	14,336	14,822	14,438	18,510	14,105	14,660	14,216	18,241
Tennessee.....	4,104	4,575	5,316	4,749	3,893	4,323	5,029	4,499
Region VIII:								
Iowa.....	6,083	7,729	6,712	11,556	5,852	7,381	6,497	11,048
Minnesota.....	675	643	586	889	577	510	500	752
Nebraska ¹	474	579	170	589	433	503	143	543
North Dakota.....	5,641	6,179	6,575	5,742	5,602	6,032	6,485	5,620
South Dakota.....	8,419	8,899	9,413	6,338	7,896	8,441	8,906	5,992
Region IX:								
Arkansas.....	26,599	25,197	24,723	27,222	26,131	24,541	24,277	26,496
Kansas.....	5,169	11,850	9,074	9,471	4,966	11,321	8,636	9,112
Missouri.....	10,485	9,860	10,219	6,825	10,011	9,299	9,672	6,388
Oklahoma.....	695	525	801	973	682	513	789	947
Region X:								
Louisiana.....	11,484	12,310	14,344	11,954	10,984	11,766	13,516	11,404
New Mexico.....	1,438	1,560	1,520	1,591	1,408	1,530	1,488	1,555
Texas.....	1,350	1,086	2,293	2,080	1,343	1,659	2,259	2,059
Region XI:								
Colorado.....	1,744	2,117	2,145	2,325	1,744	2,117	2,145	2,325
Idaho.....	3,340	3,750	3,313	4,165	3,171	3,506	3,150	3,981
Montana.....	356	525	383	688	343	498	373	656
Wyoming.....	1,141	1,554	1,482	1,517	1,118	1,514	1,446	1,481
Region XII:								
Arizona.....	150,874	148,771	150,472	193,333	143,216	143,032	145,258	185,804
California.....	702	699	696	1,402	688	981	682	1,380
Nevada.....	12,961	15,061	14,655	13,816	12,671	14,709	14,237	13,376
Oregon.....	49,829	49,885	39,915	55,611	48,317	48,400	38,837	54,160
Washington.....	588	670	771	874	588	670	764	843
Region XIII and XIV:								
Alaska.....								
Hawaii ²								

¹ Number of individuals is assumed to be identical with number of weeks compensated, which may result in a slight overstatement.

² Includes estimates for the District of Columbia.

Hawaii, and Nebraska; also for Ohio for week of February 1.

³ Data not available.

The average benefit check for total unemployment was \$17.87 during February—the first time it has been below \$18.00 since June 1945. In Alabama, Indiana, Louisiana, Oregon, and Washington, the average check for total unemployment dropped 50 cents or more from the January aver-

Table 6.—Unemployment in week ended February 8, 1947, as reflected by continued claims for unemployment insurance¹ as percent of average monthly covered employment in 1945

Region and State	Claims ¹	Average monthly covered employment ² (in thousands)	Claims as percent of covered employment
Total.....	1,103,743	27,903.1	4.0
Region I:			
Connecticut.....	10,795	564.0	1.9
Maine.....	8,288	156.4	5.3
Massachusetts.....	54,811	1,314.7	4.2
New Hampshire.....	2,642	107.7	2.5
Rhode Island.....	7,021	212.5	3.3
Vermont.....	1,161	55.7	2.1
Region II-III:			
Delaware.....	2,564	75.7	3.4
New Jersey.....	55,604	1,116.0	5.0
New York.....	187,849	3,760.9	5.0
Pennsylvania.....	77,986	2,601.7	3.0
Region IV:			
District of Columbia.....	4,562	188.7	2.4
Maryland.....	12,932	465.8	2.8
North Carolina.....	10,560	524.1	2.0
Virginia.....	7,396	416.2	1.8
West Virginia.....	14,954	325.9	4.6
Region V:			
Kentucky.....	10,316	308.2	3.3
Michigan.....	56,810	1,354.8	4.2
Ohio.....	24,134	1,857.2	1.3
Region VI:			
Illinois.....	65,928	2,067.9	3.2
Indiana.....	13,350	779.1	1.7
Wisconsin.....	7,876	638.2	1.2
Region VII:			
Alabama.....	12,866	394.0	3.3
Florida.....	11,666	317.6	3.7
Georgia.....	12,004	463.5	2.6
Mississippi.....	6,382	155.0	4.1
South Carolina.....	5,576	247.1	2.3
Tennessee.....	26,042	465.8	5.6
Region VIII:			
Iowa.....	6,694	288.1	2.3
Minnesota.....	12,430	455.7	2.7
Nebraska.....	3,836	138.0	2.8
North Dakota.....	1,426	29.7	4.8
South Dakota.....	838	37.1	2.3
Region IX:			
Arkansas.....	10,513	193.0	5.4
Kansas.....	9,030	223.6	4.0
Missouri.....	35,998	698.4	5.2
Oklahoma.....	14,164	241.2	5.9
Region X:			
Louisiana.....	16,491	356.8	4.6
New Mexico.....	1,484	59.8	2.5
Texas.....	20,592	958.0	2.1
Region XI:			
Colorado.....	2,614	157.6	1.7
Idaho.....	3,543	66.6	5.3
Montana.....	3,704	71.1	5.2
Utah.....	4,367	96.1	4.5
Wyoming.....	813	39.6	2.1
Region XII:			
Arizona.....	3,272	81.4	4.0
California.....	175,932	1,973.1	8.9
Nevada.....	1,508	29.2	5.2
Oregon.....	20,362	279.0	7.3
Washington.....	42,027	505.6	8.3

¹ Estimated number of continued claims for unemployment in week in which the 8th of the month falls.

² Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

age. The drop in the size of the average benefit check in the past few months has been greater for women than for men, as shown below.

Year and month	Total	Men	Women
1946:			
November.....	\$18.41	\$19.20	\$17.47
December.....	18.30	19.11	17.30
1947:			
January.....	18.11	18.94	17.01
February.....	17.87	18.87	16.38

The increase from 893,000 to 910,-

000 in the average weekly number of beneficiaries was the third consecutive monthly increase (table 1). From an average of 900,000 during the week ended February 1, the number dropped to 856,000 by the week of February 15, only to rise during the week ended February 22 to 998,000, the highest average for any single week since August 1946 (table 5). One reason for the February 22 peak was the volume of claims postponed from the

preceding week, which included Lincoln's birthday.

Of the 357,000 persons who received their first benefit checks during February, 135,000 or 38 percent were women. At the same time, women accounted for 47 percent of the 101,000 persons who exhausted all benefits. The number of first payments exceeded the number of exhaustions in the 48 States for which data are available, and in 42 States the first

Table 7.—Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, January 1947

[Data reported by State agencies; corrected to Mar. 10, 1947]

Region and liable State	Initial		Continued		Weeks compensated	Benefit payments
	Total	Women	Total	Women		
Total.....	59,643	22,006	395,371	161,977	263,729	\$4,801,478
Region I:						
Conn.....	1,289	425	7,624	3,067	5,545	116,392
Maine.....	187	66	847	357	761	11,318
Mass.....	1,239	553	3,897	1,923	3,000	65,758
N. H.....	323	128	1,994	1,002	1,267	16,722
R. I.....	536	172	3,205	1,189	2,525	42,175
Vt.....	125	42	475	159	235	4,166
Region II-III:						
Del.....	270	71	1,288	369	672	10,844
N. J.....	2,273	896	14,605	6,340	13,134	262,859
N. Y.....	5,288	2,488	46,443	25,300	33,729	654,800
Pa.....	2,395	787	12,275	4,256	7,837	140,287
Region IV:						
D. C.....	560	246	2,982	1,619	2,028	35,826
Md.....	1,240	483	10,984	3,876	6,161	118,538
N. C.....	712	335	4,823	2,953	3,576	42,476
Va.....	606	211	4,047	1,528	2,968	46,997
W. Va.....	589	128	3,494	692	1,761	27,863
Region V:						
Ky.....	368	92	4,843	2,060	2,132	24,335
Mich.....	2,494	718	14,581	4,442	6,710	127,508
Ohio.....	2,411	674	16,556	5,765	8,560	162,824
Region VI:						
Ill.....	3,691	1,550	25,855	10,163	18,480	346,035
Ind.....	1,490	407	5,506	1,476	2,327	43,247
Wis.....	413	139	1,564	554	532	9,516
Region VII:						
Ala.....	659	210	3,696	1,024	2,576	44,871
Fla.....	1,081	446	5,350	2,275	2,737	37,903
Ga.....	752	319	3,312	1,637	1,809	26,017
Miss.....	385	120	1,761	684	1,015	13,330
S. C.....	220	74	1,045	417	574	9,043
Tenn.....	1,763	556	12,706	4,606	7,154	97,153
Region VIII:						
Iowa.....	462	150	1,731	646	820	12,624
Minn.....	463	163	2,738	1,122	1,275	19,740
Nebr.....	359	138	1,965	780	998	15,594
N. Dak.....	81	28	545	134	266	4,756
S. Dak.....	66	14	276	75	138	1,827
Region IX:						
Ark.....	245	55	3,384	904	2,258	29,660
Kans.....	1,314	403	7,981	2,864	5,195	77,903
Mo.....	2,142	1,022	13,871	7,430	6,458	107,137
Okl.....	887	365	5,364	2,332	3,297	53,864
Region X:						
La.....	592	196	3,000	1,293	2,427	37,656
N. Mex.....	193	67	879	245	517	6,865
Tex.....	2,007	647	9,215	2,575	5,260	81,515
Region XI:						
Colo.....	543	190	1,881	716	1,150	16,062
Idaho.....	355	69	1,445	263	565	9,374
Mont.....	187	80	839	277	479	6,357
Utah.....	315	110	1,773	541	1,212	27,616
Wyo.....	273	46	1,022	216	588	11,398
Region XII:						
Ariz.....	465	157	1,623	583	929	13,336
Calif.....	9,061	3,632	70,093	28,997	49,111	936,580
Nev.....	355	93	1,385	470	900	16,455
Oreg.....	2,068	681	9,015	3,072	5,531	84,661
Wash.....	3,425	1,264	36,727	16,300	33,427	669,707
Regions XIII and XIV:						
Alaska.....	343	46	1,762	213	950	20,123
Hawaii.....	53	20	549	136	343	8,035

Table 8.—Claims and payments for veterans' unemployment allowances, February 1947¹

State	Initial claims	Continued claims	Weeks compensated	Payments
Total ²	444,165	4,465,170	4,437,424	\$88,364,064
Alabama.....	7,644	91,109	91,653	1,829,000
Alaska.....	259	2,606	2,550	51,002
Arizona.....	3,522	22,328	20,796	414,177
Arkansas.....	5,156	77,171	78,149	1,560,872
California.....	43,289	345,196	328,293	6,546,234
Colorado.....	3,952	31,714	31,483	626,310
Connecticut.....	4,782	26,084	25,562	507,773
Delaware.....	1,066	10,972	10,802	215,031
District of Columbia.....	1,381	23,838	21,134	421,372
Florida.....	8,968	64,863	65,485	1,307,442
Georgia.....	8,571	81,592	82,940	1,654,781
Hawaii.....	420	2,678	2,498	49,869
Idaho.....	1,940	19,026	17,779	354,396
Illinois.....	20,102	182,555	168,099	3,335,072
Indiana.....	11,074	76,822	76,536	1,519,725
Iowa.....	5,314	48,076	50,576	1,003,086
Kansas.....	4,501	46,912	46,618	926,112
Kentucky.....	7,553	118,939	118,939	2,372,772
Louisiana.....	7,512	57,399	101,146	2,013,843
Maine.....	3,417	40,690	39,761	739,766
Maryland.....	1,838	55,331	53,601	1,063,064
Massachusetts.....	17,484	196,807	191,605	3,812,731
Michigan.....	16,877	163,118	164,898	3,278,642
Minnesota.....	7,575	103,539	100,502	1,998,286
Mississippi.....	3,826	37,232	40,561	808,599
Missouri.....	12,384	155,850	147,856	2,940,315
Montana.....	1,980	19,297	19,016	378,649
Nebraska.....	2,749	22,167	21,284	421,329
Nevada.....	683	3,625	3,280	75,932
New Hampshire.....	2,212	12,994	11,761	232,817
New Jersey.....	13,105	174,069	175,415	3,501,828
New Mexico.....	2,652	22,934	22,595	450,834
New York.....	71,095	500,583	479,037	9,546,698
North Carolina.....	7,229	56,426	52,465	1,045,791
North Dakota.....	1,228	16,760	15,015	295,186
Ohio.....	14,095	133,731	131,748	2,610,032
Oklahoma.....	6,457	42,694	79,914	1,592,940
Oregon.....	5,982	45,812	48,028	954,449
Pennsylvania.....	39,794	499,098	474,846	9,481,239
Puerto Rico.....	1,593	53,873	55,334	1,105,573
Rhode Island.....	2,802	35,427	35,124	700,753
South Carolina.....	4,155	31,596	56,550	1,128,682
South Dakota.....	1,320	13,705	12,079	240,674
Tennessee.....	7,401	128,592	125,189	2,499,848
Texas.....	15,989	230,066	202,655	4,034,004
Utah.....	2,129	19,546	19,116	380,042
Vermont.....	919	6,168	6,928	117,203
Virginia.....	6,106	65,884	65,808	1,308,858
Washington.....	7,187	76,890	78,257	1,553,473
West Virginia.....	7,165	109,628	106,993	2,125,478
Wisconsin.....	6,960	55,272	54,558	1,080,927
Wyoming.....	732	5,017	5,058	100,553

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

² Initial and continued claims for February reflect intrastate and liable interstate claims except as noted. Reports prior to January consisted of intrastate plus agent State claims.

³ Intrastate plus agent State claims.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

payments were more than double the number of exhaustions.

Interstate Claims in January

Interstate initial claims filed during January increased 24 percent to 59,600 (table 7), a much greater relative in-

crease than that for all initial claims—11 percent. The increase was widespread, occurring in all States but Arkansas, Illinois, and North Dakota. The rise in interstate continued claims from 324,800 to 395,400, on the other hand, was at approximately the same

rate as for all continued claims. Alabama and North Carolina were the only States that failed to show an increase. Three States—New York, Tennessee, and Washington—reported an increase of 5,000 or more in these claims. In Tennessee the rise of 5,100

Table 9.—Time elapsed in the issuance of intrastate benefit payments for total unemployment based on claims taken at weekly intervals, 41 States, October–December 1946¹

[Data reported by State agencies; corrected to Feb. 10, 1947]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		With-in 2 weeks	In 6 weeks or more		With-in 2 weeks	In 6 weeks or more
Total.....	544,956	77.8	5.5	6,301,076	90.9	2.4
Calendar week ²	247,508	81.1	4.2	3,512,622	92.0	1.7
Connecticut.....	3,445	50.4	23.3	28,309	75.5	9.8
District of Columbia.....	1,821	47.4	5.7	19,745	83.7	2.4
Indiana.....	7,714	70.2	7.1	66,513	92.7	3.0
Kansas.....	4,644	81.1	5.5	40,620	90.2	2.6
Maine.....	2,818	86.9	1.9	38,051	96.9	.8
Massachusetts.....	34,329	88.6	4.0	328,773	95.3	2.2
Nevada.....	490	92.7	1.6	3,957	96.2	.5
New Hampshire.....	1,199	88.1	1.7	8,250	96.7	.6
New York.....	129,219	81.1	4.1	2,191,962	91.5	1.4
Ohio.....	18,374	79.0	5.7	230,432	86.1	4.8
Oregon.....	5,027	91.8	2.4	62,848	96.3	1.1
Rhode Island.....	4,675	47.6	1.5	48,449	95.5	.7
Utah.....	1,760	82.6	2.3	20,758	92.8	.9
Vermont.....	338	84.3	4.7	3,666	93.3	2.1
Washington.....	27,992	85.2	.9	386,516	95.3	.4
Wisconsin.....	23,663	76.1	8.3	33,773	90.0	3.4
Flexible week ⁴	297,448	75.1	6.5	2,788,454	89.6	3.4
Alabama.....	8,158	80.3	4.6	105,731	94.4	1.7
Alaska.....	251	90.0	0	1,129	95.4	.3
Arizona.....	921	92.8	2.0	7,428	96.8	.8
California.....	95,023	93.1	2.3	1,089,608	97.5	1.2
Colorado.....	931	93.4	2.8	7,785	96.5	2.0
Delaware.....	1,363	89.9	2.1	12,132	96.8	.8
Florida.....	5,676	84.7	5.3	51,806	92.1	2.8
Georgia.....	4,089	89.2	2.9	31,467	93.7	2.0
Hawaii.....	482	31.5	13.1	1,906	54.7	.9
Iowa.....	5,802	75.0	15.3	38,632	83.4	9.6
Kentucky.....	5,022	3.1	21.6	80,875	33.7	12.5
Maryland.....	9,410	92.8	1.4	101,623	89.1	2.3
Michigan.....	36,471	62.0	9.5	386,191	86.8	7.0
Mississippi.....	2,228	87.6	2.7	18,241	92.9	1.8
Montana.....	973	98.8	.1	8,370	99.5	0
Nebraska.....	512	61.3	13.7	4,868	83.1	3.9
New Mexico.....	294	22.8	18.0	2,253	70.8	8.7
North Carolina.....	5,161	70.8	8.0	51,890	87.9	3.2
North Dakota.....	159	93.7	.6	1,003	91.7	1.5
Pennsylvania.....	97,017	61.6	8.9	682,245	83.8	4.2
South Dakota.....	812	92.5	.7	3,209	96.9	.4
Texas.....	9,706	73.6	11.7	43,398	88.6	5.0
Virginia.....	3,769	96.6	.7	29,306	97.9	.5
West Virginia.....	3,111	70.6	10.4	46,368	91.2	4.7
Wyoming.....	110	94.5	.9	1,020	96.1	1.5

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes only intrastate benefit payments from States which take claims on a weekly basis and from Texas, where claims are filed in each week following the statutory 2-week benefit period.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ Since Wisconsin State law does not provide for a benefit year, figure represents number of first payments in connection with each spell of unemployment.

⁴ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

Table 10.—Time elapsed in the issuance of interstate benefit payments for all types of unemployment, by State, October–December 1946¹

[Data reported by State agencies; corrected to Feb. 10, 1947]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		With-in 2 weeks	In 6 weeks or more		With-in 2 weeks	In 6 weeks or more
Total.....	43,443	33.1	18.0	636,660	39.2	10.9
Calendar week ²	17,660	35.7	13.0	287,786	39.1	7.2
Arkansas.....	638	60.3	8.5	5,870	52.3	3.3
Connecticut.....	1,030	26.2	27.7	12,565	54.6	13.5
District of Columbia.....	354	25.7	12.7	4,463	57.6	6.3
Indiana.....	522	19.9	30.8	7,086	41.0	19.1
Kansas.....	1,096	60.4	8.5	11,459	55.3	4.9
Maine.....	115	73.9	10.4	1,326	86.0	2.4
Massachusetts.....	673	52.7	20.7	6,926	73.2	10.6
Nevada.....	155	78.7	1.3	1,763	84.1	.6
New Hampshire.....	247	86.2	2.4	1,918	94.0	1.7
New York.....	4,125	25.4	10.9	92,298	37.8	4.4
Ohio.....	1,285	35.8	15.7	21,229	34.7	10.5
Oklahoma.....	603	37.0	9.6	7,246	60.8	6.3
Oregon.....	886	62.6	6.0	14,627	57.5	5.6
Rhode Island.....	433	72.7	6.9	5,007	84.1	2.7
Tennessee.....	1,443	58.4	7.6	16,524	59.1	8.7
Utah.....	208	34.6	22.6	2,899	57.5	8.0
Vermont.....	33	63.6	12.1	379	82.6	4.7
Washington.....	3,708	12.0	13.5	72,241	12.8	8.7
Wisconsin.....	106	33.0	38.7	1,360	58.0	13.3
Flexible week ⁴	25,783	31.3	21.4	348,874	39.4	14.0
Alabama.....	498	60.0	7.4	6,504	77.1	4.4
Alaska.....	176	55.1	2.8	1,265	64.3	2.8
Arizona.....	289	62.3	8.0	1,966	63.3	8.1
California.....	8,693	14.3	24.0	127,490	21.3	16.5
Colorado.....	227	66.5	4.0	2,309	75.5	3.2
Delaware.....	130	69.2	8.5	1,782	84.7	4.8
Florida.....	836	60.0	10.3	7,925	70.0	6.4
Georgia.....	335	58.2	5.7	3,661	72.5	3.2
Hawaii.....	42	2.4	14.3	822	8.7	7.2
Idaho.....	40	72.5	7.5	422	71.1	4.3
Illinois.....	3,093	11.6	31.7	44,326	10.5	22.7
Iowa.....	300	49.0	15.5	1,879	75.5	5.8
Kentucky.....	364	9	42.0	4,513	.6	18.3
Louisiana.....	390	70.8	4.6	5,591	83.0	2.5
Maryland.....	1,047	66.2	12.3	17,216	71.1	7.0
Michigan.....	1,178	31.7	40.2	26,791	50.5	21.4
Minnesota.....	279	29.0	15.1	2,668	68.2	6.4
Mississippi.....	205	49.3	12.2	2,151	72.4	7.6
Missouri.....	1,004	25.6	27.5	12,828	52.4	7.7
Montana.....	85	95.3	2.4	546	94.7	2.0
Nebraska.....	157	48.4	21.0	1,774	69.8	7.0
New Jersey.....	1,889	33.6	23.8	24,730	50.2	13.0
New Mexico.....	90	12.2	42.2	938	51.0	8.3
North Carolina.....	703	38.0	9.7	9,378	67.6	3.0
North Dakota.....	31	64.5	6.5	357	52.9	3.1
Pennsylvania.....	1,534	43.5	16.2	21,429	47.5	16.1
South Carolina.....	105	56.2	16.2	1,350	71.5	6.6
South Dakota.....	25	56.0	4.0	91	76.9	7.7
Texas.....	1,027	49.9	14.0	4,605	62.7	7.3
Virginia.....	746	69.4	4.2	6,330	82.0	2.0
West Virginia.....	287	40.1	24.7	4,468	80.4	9.8
Wyoming.....	78	76.9	7.7	759	79.6	4.1

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes all interstate benefit payments regardless of the frequency of claims-taking within the State.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ Since Wisconsin State law does not provide for a benefit year, figure represents number of first payments in connection with each spell of unemployment.

⁴ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

represented an increase of 67 percent over the December number.

Veterans' Unemployment Allowances

During February, \$88.4 million was expended in veterans' unemployment allowances. This amount, which represented payments for 4.4 million weeks of unemployment, was 17 percent less than the January total and, except for November and December payments, the smallest amount paid in any month since January 1946.

Declines during February in both initial and continued claims reflected the rise in employment reported by the Bureau of the Census. Initial claims fell 30.4 percent in the country as a whole; all States reported declines, which ranged from 8.3 percent in Pennsylvania to 44.1 percent in North Dakota. In 31 States the percentage decreases were higher than the Nation-wide average. The drop in continued claims was 14.0 percent; all but 14 States shared in the country-wide decline.

For all types of payments the proportions of payments requiring 6 weeks or more were less than in the preceding period.

It should be pointed out, however, that the payment load dropped in the last 3 quarters of 1946 except for first payments during April-June, when the beginning of new benefit years in 11 States brought an increase in the total load. Both intrastate and interstate second and subsequent payments during October-December were less than half the January-March volume, when the volume of payments was at its postwar peak and the proportions of payments issued within 2 weeks reached an all-time low.

Dependents' Allowances, September-December 1946

Four States—Connecticut, the District of Columbia, Michigan, and

Nevada—pay dependents' allowances.¹ Reports from these States show that in the 4 months September-December 1946 they paid unemployment benefits to 70,400 beneficiaries,² of whom 19,700 or 28 percent received dependents' allowances. These allowances raised substantially the weekly benefit

¹ A discussion of operations in Connecticut during the first year the provisions were in effect is carried elsewhere in this issue. Under provisions effective April 1, 1947, Massachusetts became the fifth State to pay dependents' allowances. The allowances are set at \$2 for each dependent child under age 18, and the total weekly benefit payable is limited to the worker's average weekly wage, that is, 1/26 of earnings in the 2 highest quarters of the base period, or, if there is only 1 quarter of employment, to 1/13 of the earnings in that quarter.

² The word "beneficiaries" is used in this report as synonymous with first payments issued in a benefit year. In a very few cases, two such first payments may have been issued to the same claimant during the period, at the end of one benefit year and the beginning of another.

Time Lapse in Benefit Payments, October-December 1946

Checks for unemployment insurance were issued to eligible claimants more promptly during the October-December quarter than in any quarter since V-day. The proportion of payments issued within 2 weeks was greater both for interstate and intrastate first payments and for second and subsequent payments. The improvement was marked for interstate first payments.

During the quarter the promptness with which intrastate payments were issued improved more for claims taken weekly than for those taken biweekly. The proportions of payments issued within 2 weeks were as follows:

Period, 1946	Weekly		Biweekly	
	First payments	Second and subsequent payments	First payments	Second and subsequent payments
July-September	70.4	88.7	46.4	64.4
October-December	77.8	90.9	47.8	60.5

Table 11.—Time elapsed in the issuance of intrastate benefit payments for total unemployment based on claims taken at biweekly intervals, 24 States, October-December 1946¹

[Data reported by State agencies; corrected to Feb. 10, 1947]

State	First payments			Second and subsequent payments		
	Number	Percent of payments issued—		Number	Percent of payments issued—	
		Within 2 weeks	In 6 weeks or more		Within 2 weeks	In 6 weeks or more
Total	157,162	47.8	11.9	1,856,802	60.5	5.8
Calendar week ²	24,752	49.6	12.6	313,084	57.6	9.0
Arkansas	5,449	64.2	12.8	51,987	66.3	5.5
Connecticut	3,519	37.5	28.7	44,236	45.8	26.8
Kansas	394	61.9	9.9	4,002	60.4	4.1
New Hampshire	22	68.2	0	139	44.6	7
Oklahoma	6,350	38.6	4.1	81,451	65.1	3.1
Tennessee	9,018	52.6	12.3	131,246	53.4	8.5
Vermont	0	0	0	23	100.0	0
Flexible week ³	132,410	47.4	11.8	1,543,718	61.1	5.1
Alabama	0	0	0	115	100.0	0
Arizona	22	54.5	0	107	57.0	0
Georgia	1,223	74.6	5.4	13,013	89.2	3.4
Idaho	386	69.7	2.8	3,829	86.5	1.4
Illinois	42,757	45.3	19.7	609,510	53.3	6.4
Louisiana	7,364	88.4	3.4	91,722	87.4	2.0
Maryland	57	98.2	0	770	98.6	.6
Minnesota	3,568	69.1	6.9	41,280	81.1	1.7
Missouri	19,850	58.8	13.1	198,729	81.3	3.0
Nebraska	1,690	76.4	10.1	11,108	83.3	3.6
New Jersey	49,209	32.8	6.5	501,804	51.2	5.5
New Mexico	1	0	0	8	50.0	0
North Carolina	45	26.7	31.1	1,290	51.2	3.8
South Carolina	2,716	62.5	9.2	24,645	80.2	4.4
Virginia	1,102	83.2	1.4	11,445	86.2	1.4
West Virginia	2,407	61.7	17.1	34,224	88.9	5.2
Wyoming	13	69.2	0	119	82.4	1.7

¹ Represents number of weeks elapsed between the end of the benefit period and the date of payment. Includes only intrastate benefit payments from States which have a 1-week benefit period and which take all or a part of their claims on a biweekly basis.

² A calendar week is a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday.

³ A flexible week is a period of 7 consecutive days, the beginning of which is determined in relation to the date on which a claim is filed.

amounts of those receiving them; for such persons the average weekly benefit payment was \$24.08, an increase of 22 percent over their basic weekly benefit.

Although the District of Columbia has had a provision for dependents' allowances in its law since the beginning of the program, no other State included such provisions until 1945, when Michigan, Connecticut, and Nevada amended their laws. Because of the widespread interest in the operation of these provisions, the four States were asked to report on the number of beneficiaries with dependents, by sex of the beneficiary, number of dependents, and amount of benefits they receive. The following analysis of operations during the last 4 months of 1946 is based on their reports.

Legislative Provisions for Dependents' Allowances

Although some of the provisions for dependents' allowances are similar, in no two States are they identical. There are differences in the definition of "dependent," in the amount of the allowance paid, and in the special restrictions relating to the employment or benefit status of certain dependents. Michigan, for example, defines dependent to include only the children of the beneficiary, while the other three States grant allowances also for other specified relatives in the beneficiary's immediate family.

Michigan limits allowances to children under 18 years of age or to disabled children under 21 years if they are not engaged in any remunerative occupation and are supported by the claimant.

Connecticut includes in the definition of dependent a wife who is living with or mainly supported by her husband, provided she is not earning more than \$10 a week and is not receiving unemployment insurance in her own right; a husband who is incapacitated from earning and is mainly supported by his wife; and a child or stepchild under 16 years of age, or over that age if he is unmarried, is mainly supported by the claimant, is regularly attending school or incapacitated from earning, and is not earning more than \$10 a week.

In the District of Columbia a dependent includes the spouse, parent, stepparent, brother, or sister who is unable to work, a child or stepchild under 16 years, or a disabled child who is mainly supported by the claimant.

Nevada defines a dependent as a

wife or a child under 16 years who is not gainfully employed, and a husband, parents, stepparent, brother or sister, or child who is unable to work and who is mainly supported by the claimant.

A number of restrictions govern the determination of eligibility for de-

Table 12.—Number of lower and higher appeals authority decisions¹ and percent of cases disposed of within 30 and 90 days, by State, July–December 1946

[Data reported by State agencies; corrected to Feb. 20, 1946]

Region and State	Lower appeals authority ²			Higher appeals authority ³		
	Number of decisions	Percent of cases disposed of within—		Number of decisions	Percent of cases disposed of within—	
		30 days	90 days		30 days	90 days
Total ⁴	83,029	8.9	47.0	8,181	12.0	64.5
Region I:						
Connecticut	7,121	2.2	13.3			
Maine	338	99.7	99.7	34	100.0	100.0
Massachusetts	4,781	.3	34.0			
New Hampshire	81	9.9	92.6			
Rhode Island	576	95.1	100.0	82	100.0	100.0
Vermont	27	14.8	40.7	9	11.1	33.3
Region II-III:						
Delaware	258	17.4	79.5	40	90.0	100.0
New Jersey	3,935	.3	30.0	404	20.0	64.9
New York	4,982	1.2	35.4	496	.8	71.4
Pennsylvania	8,435	4.0	42.8	1,435	.6	75.1
Region IV:						
District of Columbia	89	95.5	98.9	0	0	0
Maryland	6,655	56.3	92.4	891	2.1	98.1
North Carolina	785	18.3	86.8	82	75.6	100.0
Virginia	186	22.6	82.8	19	94.7	100.0
West Virginia	1,892	1.5	67.1	313	0	76.7
Region V:						
Kentucky	724	.1	10.6	56	58.9	94.6
Michigan	8,087	(⁵)	7.6	400	2.0	81.8
Ohio	6,707	(⁵)	8.8	761	0	4.9
Region VI:						
Illinois	3,176	.8	94.5	787	35.1	97.1
Indiana	896	5.7	59.8	68	16.2	58.8
Wisconsin	416	.2	71.9	128	63.3	65.6
Region VII:						
Alabama	1,054	19.2	96.0	158	0	13.9
Florida	300	14.3	91.0	31	9.7	61.3
Georgia	878	22.8	85.8	46	41.3	91.3
Mississippi	70	21.4	82.9	27	0	14.8
South Carolina	580	15.5	92.6	74	56.8	98.6
Tennessee	1,081	0.9	67.4	301	2.7	28.2
Region VIII:						
Iowa	1,141	5.6	70.8	65	6.2	93.8
Minnesota	1,127	5.0	79.0	69	8.7	95.7
Nebraska	234	6.4	86.8			
North Dakota	5	0	80.0	0	0	0
South Dakota	18	0	55.6	6	14.3	66.7
Region IX:						
Arkansas	989	2.5	60.8	54	7.4	98.1
Kansas	1,056	12.5	81.1	85	58.8	96.5
Missouri	1,452	0	72.9	46	0	6.5
Oklahoma	1,003	1.0	27.3	149	0	40.9
Region X:						
Louisiana	285	5.6	30.2	15	6.7	53.3
New Mexico	18	0	100.0	2	50.0	100.0
Texas	2,483	19.9	95.9	116	.9	90.5
Region XI:						
Colorado	134	9.0	90.3	7	14.3	85.7
Idaho	66	10.6	75.8	4	25.0	100.0
Montana	12	41.7	100.0	0	0	0
Utah	57	71.9	94.7	2	50.0	100.0
Wyoming	12	8.3	58.3	1	0	0
Region XII:						
Arizona	27	66.7	96.3	4	0	100.0
California	6,392	.2	30.4	799	0	11.6
Nevada	40	55.0	97.5	4	50.0	100.0
Oregon	291	19.2	92.4	18	0	44.4
Washington	1,413	8.1	79.1	93	79.6	97.8
Regions XIII and XIV:						
Alaska						
Hawaii	(⁵) 4	100.0	100.0	0	0	0

¹ Review cases and a small number of decisions on undetermined cases.

² Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

³ Excludes Hawaii; data not reported.

⁴ Less than 0.05 percent.

⁵ Data not reported.

Table 13.—Amount of dependents' allowances payable

State	Additional allowance for dependent	Maximum additional allowance	Maximum basic weekly benefit amount	Maximum weekly benefit amount including dependents' allowances	Minimum basic weekly benefit amount	Limit on payment including dependents' allowances payable at minimum basic benefit
Connecticut.....	\$2	1.86	\$22	\$28	\$8	\$12
District of Columbia.....	1	3	20	20	6	9
Michigan.....	2	8	20	28	4.81	4.81
Nevada.....	(1)	6	18	24	8	14

¹ Or 50 percent of the basic weekly benefit amount, whichever is less.

² Or average weekly wage in the quarter of highest earnings, whichever is less.

³ Weekly benefit amount is average weekly wage in high quarter if less than \$10.

⁴ \$3 for the first 2 dependents, and \$3 for 1 additional dependent.

pendents' allowances if both husband and wife are receiving unemployment benefits. In Connecticut, neither is entitled to a dependent's allowance with respect to the other, and only one is entitled to an allowance for their children. In Michigan, only the husband is entitled to a dependent's allowance for the children. No dependents' allowances are paid in Nevada if both husband and wife are receiving unemployment benefits and are living in the same household as well. The District of Columbia law does not include a restriction on the allowances that may be paid if both husband and wife draw benefits. In effect, however, local-office procedure results in such a restriction through its presumption that the child is dependent on the husband unless facts prove otherwise.

Table 13 shows the amount of the dependent's allowance payable in each State and the relationship of this amount to both the maximum and the minimum basic weekly benefit. In the District of Columbia the total benefit payable, including the dependent's allowance, cannot exceed the statutory maximum for the basic weekly benefit amount. Thus, the beneficiary may receive \$1, \$2, or \$3 in dependents' allowances only if his basic benefit is that much less than \$20. If he is entitled to \$20 on the basis of his wage record, no additional amount is payable.

In Connecticut, Michigan, and Nevada, on the other hand, the combined benefit may exceed the basic statutory maximum by the maximum amount of dependents' allowances payable.

Number and Characteristics of Beneficiaries With Dependents' Allowances

During September–December, 19, 700 beneficiaries, or 28 percent of the total number in the four States, had dependents for whom allowances were paid; four-fifths of these beneficiaries were in Michigan (table 14). The proportion of beneficiaries receiving dependents' allowances was largest in Connecticut—30 percent, as compared with 28 percent in Michigan, 19 percent in Nevada, and 17 percent in the District of Columbia. Although Nevada includes several family relationships in its definition of dependent, the fact that no allowances were paid for the first dependent seems to have reduced substantially the proportion who could qualify for additional allowances. This assumption is sup-

ported by the proportion of beneficiaries with only one dependent in the other States. In Connecticut, for example, while most of the beneficiaries receiving dependents' allowances had two or more dependents, as much as 14 percent of the beneficiaries had only one dependent. In the District of Columbia and in Michigan the proportion of beneficiaries with one dependent was 11 percent.

In the District of Columbia, moreover, the proportion with dependents would have been larger if dependents' allowances had increased the basic maximum weekly benefit as it does in the other three States. Since a relatively large proportion of all beneficiaries in this jurisdiction were entitled to the basic maximum weekly benefit, many who had dependents as defined in the law could not collect the additional allowances.

Of all beneficiaries receiving dependents' allowances in the 4 months, 91 percent were men. This situation is attributable partly to the larger number of men among all beneficiaries and to the fact that, in the general population, more men than women have dependents; to a considerable extent, however, it is the result of the statutory provisions. As a general rule, the legislation on dependents' allowances, as noted above, affords more protection to the dependents of male claimants. Partly as a result of such provisions, the relative number of men receiving de-

Table 14.—Percentage distribution of beneficiaries by number of dependents, four States, September–December 1946

State and sex of beneficiary	Total number of beneficiaries	Percentage distribution of beneficiaries--						
		Total	With no dependents	With specified number of dependents				
				Total	1	2	3	4
Total.....	70,374	100.0	72.0	28.0	11.0	8.6	5.2	3.2
Connecticut.....	10,726	100.0	69.7	30.3	13.9	7.5	9.0	-----
District of Columbia.....	2,810	100.0	82.6	17.4	10.5	4.6	2.3	-----
Michigan.....	56,060	100.0	71.8	28.2	10.6	9.0	4.6	4.0
Nevada.....	778	100.0	80.6	19.4	-----	7.7	11.7	-----
Men.....	41,257	100.0	56.6	43.4	16.4	13.5	8.3	5.3
Connecticut.....	5,873	100.0	48.4	51.6	22.9	12.9	15.9	-----
District of Columbia.....	1,475	100.0	85.1	14.9	8.5	4.8	1.6	-----
Michigan.....	33,424	100.0	56.4	43.6	15.8	14.0	7.2	6.6
Nevada.....	485	100.0	74.0	26.0	-----	9.5	16.5	-----
Women.....	29,117	100.0	93.8	6.2	3.4	1.7	.8	.3
Connecticut.....	4,853	100.0	95.5	4.5	3.0	.9	.6	-----
District of Columbia.....	1,335	100.0	78.6	21.4	13.4	4.4	3.5	-----
Michigan.....	22,636	100.0	94.4	5.6	3.0	1.6	.7	.3
Nevada.....	293	100.0	91.5	8.5	-----	4.8	3.8	-----

Table 15.—Average weekly benefit excluding and including dependents' allowances, four States, September–December 1946

Class of beneficiary and type of benefit	Total	Connecticut	District of Columbia	Michigan	Nevada
All beneficiaries:					
Average basic weekly benefit	\$19.19	\$19.24	\$16.20	\$19.36	\$17.30
Average weekly benefit including dependents' allowances	\$20.63	\$20.35	\$16.48	\$20.92	\$18.23
Percentage increase	7.5	5.8	1.7	8.1	5.4
Beneficiaries receiving dependents' allowances:					
Average basic weekly benefit	\$19.77	\$21.12	\$13.48	\$19.71	\$17.76
Average weekly benefit including dependents' allowances	\$24.08	\$24.79	\$15.02	\$24.23	\$22.56
Percentage increase	21.8	17.4	11.4	22.9	27.0
Beneficiaries not receiving dependents' allowances:					
Average basic weekly benefit	\$18.96	\$18.42	\$16.77	\$19.22	\$17.19

pendents' allowances was about seven times that of women—43 percent in contrast to 6 percent.

This predominance of men among those receiving dependents' allowances was found in three of the four reporting States; in Connecticut, 93 percent were men, in Michigan, 92 percent, and in Nevada, 83 percent. In the District of Columbia, on the other hand, only 43 percent were men.

The greater tendency of women in the District of Columbia to receive dependents' allowances may be explained partly by the fact that relatively fewer women than men were eligible for the basic maximum weekly benefit amount on the basis of prior earnings. Only 24 percent of the women, as compared with 56 percent

of the men, received the basic maximum. Therefore relatively more women could receive dependents' allowances within the maximum limitation. Also, the District law makes no explicit distinction between the dependents of men and those of women beneficiaries. Moreover, the definition of dependent includes members of the family to whose support employed women most frequently contribute—the husband, brother or sister, and the parent or stepparent dependent and unable to work, as well as dependent children.

Amount of Dependents' Allowances

The average weekly benefit for all beneficiaries in the four States was \$20.63, 7.5 percent higher than if de-

pendents' allowances had not been paid (table 15). Among beneficiaries receiving dependents' allowances the increase was, of course, greater. The basic weekly benefit amount for this group averaged \$19.77; with the additional allowances, they actually received an average payment of \$24.08. The relative increase over the basic weekly benefit was substantial in each of the States but was largest in Nevada, where the average of \$22.56 was 27 percent more than the weekly benefit based on earnings alone.

During the September–December period, the difference between the average basic weekly benefits of those with and those without dependents' allowances was only 81 cents for the four States combined (table 15). Beneficiaries with dependents for whom allowances were paid tended to have a higher basic weekly benefit in three States; in Connecticut the difference was \$2.70, in Michigan, 49 cents, and in Nevada, 57 cents. In the District of Columbia, on the other hand, beneficiaries with dependents' allowances averaged a lower basic weekly benefit than those without such allowances. This is partly explained, again, by the fact that, in the District, no beneficiary receiving the maximum weekly benefit could possibly receive a dependent's allowance.

In each of the other three States, however, where the basic maximum weekly benefit amount could be raised by dependents' allowances, a relatively large proportion of the men entitled to the maximum basic weekly benefit received dependents' allowances. In Connecticut, 58 percent of the men with the basic maximum, \$22, received such allowances (table 16). In Michigan, with a basic maximum of \$20, the corresponding proportion was 45 percent, and in Nevada, with a maximum of \$18, it was 28 percent. This situation may be explained in part by the fact that beneficiaries with higher earnings during their base period are probably older and hence more likely to have family responsibilities.

The proportion of both men and women with low basic weekly benefit amounts in the group receiving dependents' allowances was also substantial. Of all men in the four States who had a basic weekly benefit of less than \$10, nearly one-third had dependents for whom allowances

Table 16.—Number of beneficiaries and percent receiving dependents' allowances by sex of beneficiary and basic weekly benefit amount, four States, September–December 1946

Sex and basic weekly benefit amount	Total		Connecticut		District of Columbia		Michigan		Nevada	
	Number of beneficiaries	Percent receiving dependents' allowances	Number of beneficiaries	Percent receiving dependents' allowances	Number of beneficiaries	Percent receiving dependents' allowances	Number of beneficiaries	Percent receiving dependents' allowances	Number of beneficiaries	Percent receiving dependents' allowances
Men, total	41,287	43.4	5,873	51.6	1,505	14.0	33,424	43.6	485	26.0
Less than \$10	263	32.3	111	14.4	95	33.7	55	65.5	2	(1)
10-14.99	1,514	26.3	313	23.6	234	29.5	950	26.8	17	0
15-19.99	2,915	27.3	629	30.8	333	33.0	1,487	24.7	466	26.8
20 and over	36,595	45.5	4,820	57.0	843	(1)	30,932	44.9	(2)	(3)
Basic maximum	36,093	45.3	4,467	58.3	843	(1)	30,932	44.9	451	27.5
Women, total	29,087	6.2	4,853	4.5	1,305	21.4	22,636	5.6	293	8.5
Less than \$10	467	14.8	258	3.5	151	31.1	48	25.0	10	(1)
10-14.99	3,442	8.2	989	4.2	463	30.2	1,954	5.1	36	2.8
15-19.99	5,667	6.5	1,538	3.5	382	24.1	3,500	5.6	247	9.3
20 and over	19,511	5.6	2,068	5.5	309	(2)	17,134	5.7	(3)	(3)
Basic maximum	19,184	5.6	1,537	5.5	309	(2)	17,134	5.7	204	8.3

¹ Percent not computed; number too small to be significant.

² In the District of Columbia, no dependents' allowances are payable above the basic weekly maximum of \$20.

³ In Nevada the maximum basic weekly benefit amount is \$18.

were paid. Among the women the incidence of dependents was greatest among those with a low basic weekly benefit; 15 percent of the women with a basic weekly benefit of less than \$10 received dependents' allowances, in contrast to 5.6 percent among those with the maximum basic amount.

Nonfarm Placements

Total nonagricultural placements declined 4.9 percent in February, and

for the same month a decline of 0.6 percent in all nonagricultural employment was reported by the Department of Commerce. Only 16 States reported more placements during the month; the increases ranged from 2.0 percent in Oklahoma to 25.5 percent in Idaho. Of the larger industrial States, 5—California, Michigan, Pennsylvania, Texas, and Virginia—reported increases; the others followed the national trend, and the declines ranged from 2.3 percent in Indiana to 26.5 percent in New Jersey.

Nonfarm placements of veterans fell 4.1 percent—slightly less than the decline in the total number of placements. All but 17 States placed fewer veterans than in January. The percentage decline in 26 States was greater than that for the country as a whole.

Placements of women dropped 8.3 percent, while total unemployment among women rose 6.7 percent. Of the larger industrial States, Pennsylvania reported the largest increase in placements of women.

Table 17.—Nonfarm placements by State, February 1947

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total.....	348,134	122,711	123,201
Region I:			
Connecticut.....	6,077	2,193	2,156
Maine.....	2,566	778	803
Massachusetts.....	7,250	3,331	2,420
New Hampshire.....	1,588	600	526
Rhode Island.....	1,992	986	871
Vermont.....	750	247	329
Region II:			
New York.....	47,888	28,366	9,316
Region III:			
Delaware.....	531	244	182
New Jersey.....	8,370	4,115	2,617
Pennsylvania.....	15,180	6,203	5,965
Region IV:			
District of Columbia.....	2,752	1,061	801
Maryland.....	3,267	996	1,227
North Carolina.....	8,068	2,570	3,103
Virginia.....	6,854	1,941	2,105
West Virginia.....	2,180	836	801
Region V:			
Kentucky.....	2,639	797	1,088
Michigan.....	11,500	2,519	5,174
Ohio.....	19,474	5,497	6,941
Region VI:			
Illinois.....	13,199	3,404	5,498
Indiana.....	6,162	1,944	2,388
Wisconsin.....	8,009	2,386	3,555
Region VII:			
Alabama.....	11,987	3,013	4,096
Florida.....	11,739	4,553	4,201
Georgia.....	7,406	2,192	2,639
Mississippi.....	4,353	1,352	1,553
South Carolina.....	4,557	1,258	1,581
Tennessee.....	8,244	2,685	2,890
Region VIII:			
Iowa.....	5,560	1,375	2,667
Minnesota.....	7,079	1,665	3,059
Nebraska.....	2,566	666	1,075
North Dakota.....	823	213	349
South Dakota.....	854	237	403
Region IX:			
Arkansas.....	5,642	1,748	1,730
Kansas.....	3,026	1,094	1,467
Missouri.....	6,927	2,382	2,035
Oklahoma.....	5,475	1,795	1,897
Region X:			
Louisiana.....	4,618	1,161	1,959
New Mexico.....	1,693	374	893
Texas.....	29,810	8,377	11,297
Region XI:			
Colorado.....	3,638	680	1,668
Idaho.....	2,065	557	936
Montana.....	1,346	223	687
Utah.....	1,546	391	743
Wyoming.....	555	101	265
Region XII:			
Arizona.....	2,547	821	962
California.....	28,428	10,291	10,334
Nevada.....	1,248	418	293
Oregon.....	4,236	1,037	1,886
Washington.....	4,270	1,039	1,550

¹ Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

Old-Age and Survivors Insurance

Applicants for Account Numbers, 1946 and October–December 1946

The year 1946 was marked by unusually rapid changes in both the number and personal characteristics of applicants for employee account numbers. Some of these developments were associated with the continuous decline during the year in the number of veterans entering the civilian labor force and the suspension of Selective Service inductions in the latter part of the year. To a considerable extent, also, the number and distribution of 1946 applicants appear to indicate the gradual restoration of some long-established trends which had been interrupted by the war.

After the 1936–37 period of initial registration, the number of accounts established dropped continuously, except for seasonal increases, until the

first quarter of 1941. Thereafter, the trend was generally upward until the summer of 1943 when war employment was approaching its peak. In each quarter from July–September 1943 to April–June 1946, fewer applications were received than in the corresponding quarter of the preceding year. Although the 1946 total of 3 million applications was 9 percent less than the 1945 figure, the third and fourth quarter totals exceeded the numbers in the corresponding quarters of the preceding year by 7 and 3 percent, respectively. Both men and women contributed to the initial reversal of the long-term downward trend in July–September, but in the final quarter of the year only the accounts established for women and girls were more numerous than in October–December 1945.

Men and boys constituted the major, though lessening, proportion of

Table 1.—Number of applicants for account numbers by year, 1940–46, and estimated number of living account-number holders at end of each year

Year	Applicants for account numbers		Estimated number of living account-number holders 14 year and over as of end of year ¹			
	Total during year	Cumulative total as of end of year	Number	Percent of estimated population 14 years and over ²		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	6,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,425,670	75,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,336,948	80,503,906	72,900,000	68.4	82.3	54.7
1945.....	3,321,384	83,825,290	75,300,000	70.0	83.4	56.9
1946.....	3,022,057	86,847,347	77,500,000	71.4	84.2	58.7

¹ Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii. Data subject to revision.

² Population 14 years of age and over estimated by the Bureau of the Census; includes Alaska and Hawaii.

Table 2.—Distribution of account-number applicants under 20 years of age, by sex and age, 1946 and October–December 1946

Age	1946						October–December 1946					
	Total		Male		Female		Total		Male		Female	
	Number	Percent-age change from 1945	Number	Percent-age change from 1945	Number	Percent-age change from 1945	Number	Percent-age change from Oct.–Dec. 1945	Number	Percent-age change from Oct.–Dec. 1945	Number	Percent-age change from Oct.–Dec. 1945
Under 20, total	1,600,260	–13.6	746,796	–19.1	853,464	–8.2	360,260	+18.5	154,939	+14.5	205,321	+21.7
Under 14	79,764	–39.4	60,881	–41.9	18,883	–20.5	20,174	–21.4	14,307	–26.6	5,867	–5.2
14	160,890	–28.0	93,916	–33.2	66,944	–19.2	43,899	+1.7	21,167	–7.5	22,732	+12.2
15	271,819	–25.0	139,055	–31.2	132,764	–17.1	65,022	+11.6	26,203	+3.2	38,819	+18.1
16	454,089	–6.0	200,495	–12.5	253,594	–1.1	109,079	+33.1	41,141	+30.1	67,938	+35.1
17	308,299	–6.3	130,687	–11.7	177,612	–5.6	54,017	+25.9	22,567	+25.2	31,450	+26.4
18	209,164	+1.9	78,382	+15.5	130,782	–4.8	43,211	+28.4	17,905	+57.4	25,306	+13.6
19	116,265	+5.5	43,380	+44.5	72,885	–9.1	24,858	+34.6	11,649	+76.3	13,209	+11.3

all applicants in nearly every quarter until July–September 1942, when inductions into the armed forces and the influx of women into the labor force led to a shift in the sex ratio. Thereafter, women continued to represent a majority of all applicants except during the first quarter of 1946 when the flood of returning servicemen increased the proportion of men to 54 percent. As a result of the large number of veterans' applications received during the early part of the year and the curtailment of inductions in the last 2 quarters, men and

boys in 1946 represented 47 percent of all applicants, the largest proportion since 1941.

Until the fourth quarter of 1945, boys and girls under age 20 accounted for an increasing proportion of all applicants. Demobilization reversed this upward trend, and in each quarter from October–December 1945 to July–September 1946 the proportion was smaller than in the comparable quarter of the preceding year. In the last quarter of 1946, however, the relative number of accounts established for both boys and girls in this

age group was larger than in October–December 1945.

The relative number of elderly applicants has, in general, been declining since the period of peak war employment. Fewer applications were received in 1946 from persons aged 60 and over than in any previous year, and the 93,000 accounts established constituted only 3 percent of the total, the smallest proportion since 1941.

The 388,000 accounts established for Negro applicants in 1946 represented a drop of nearly 23 percent

Table 3.—Distribution of applicants for account numbers by sex, race, and age group, 1946 and October–December 1946

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
1946									
Total	3,022,067	2,633,568	388,489	1,431,760	1,246,051	185,709	1,590,297	1,387,517	202,780
Under 15	240,624	214,178	26,446	154,797	134,853	19,944	85,827	79,325	6,502
15–19	1,359,636	1,208,599	151,037	591,999	514,166	77,833	767,637	694,433	73,204
20–39	939,133	774,864	164,269	486,920	418,061	68,859	452,213	356,803	95,410
40–59	389,373	349,325	40,048	141,813	127,313	14,500	247,560	222,012	25,548
60–64	47,651	44,458	3,193	24,421	22,449	1,972	23,230	22,009	1,221
65–69	25,972	23,971	2,001	16,437	15,029	1,408	9,535	8,942	593
70 and over	19,024	17,717	1,307	14,927	13,828	1,099	4,097	3,889	208
Unknown	644	456	188	446	352	94	198	104	94
October–December 1946									
Total	696,921	618,275	78,646	297,469	259,428	38,041	399,452	358,847	40,605
Under 15	64,073	59,658	4,415	35,474	31,835	3,639	28,599	27,823	776
15–19	296,187	266,742	29,445	119,465	102,725	16,740	176,722	164,017	12,705
20–39	208,777	175,442	33,335	92,910	80,353	12,557	115,867	95,089	20,778
40–59	104,770	95,003	9,767	35,912	31,996	3,916	68,858	63,007	5,851
60–64	12,139	11,328	811	6,028	5,503	525	6,111	5,825	286
65–69	6,434	5,913	521	4,109	3,734	375	2,325	2,179	146
70 and over	4,412	4,102	310	3,472	3,211	261	940	891	49
Unknown	129	87	42	99	71	28	30	16	14

¹ Represents all races other than Negro.

from the 1945 level. Negroes formed 13 percent of the total—a proportion approximately in line with the pre-war experience of 1938-40, but smaller than in any year since 1942. The decrease in absolute number was particularly sharp in 1946 for Negro women, who were only about two-thirds as numerous as in 1945. Account numbers issued to Negro men and boys, declined by only 5 percent; consequently, the relative number of men among Negro applicants increased from 39 percent in 1945 to 48 percent in 1946.

By the end of the year, 86.8 million employee accounts had been established. An estimated 77.5 million living persons, or slightly more than 71 percent of the estimated population aged 14 and over, held account numbers.

Monthly Benefits in Current-Payment Status, February 1947

The number of monthly benefits in current-payment status increased by 36,500 during February and exceeded 1.7 million at the end of the month

(table 4). Almost 46,900 monthly benefit awards were processed, more than in any other month since August 1946. The increase of 11 percent over the number awarded in January was due to an increase in awards of primary, wife's, and parent's benefits.

Awards of parent's benefits, which made up only about 0.6 percent of all awards, showed the largest proportionate increase, 87 percent, mainly because the provisions of the 1946 amendments, effective with applications filed after January 1, 1947, made it possible for more parents to qualify for benefits. The 1939 amendments required that a parent be wholly dependent on and supported by the wage earner in order to be eligible for benefits; the 1946 amendments changed "wholly" to "chiefly." Under the 1939 amendments, moreover, a parent could not qualify for benefits if the wage earner was survived by a widow or an unmarried child under age 18; under the 1946 amendments, entitlement of the parent is prevented only if such

widow or child could, either immediately or later, become entitled to monthly benefits based on the deceased worker's wage record.

The increase during February in the number of primary benefit awards undoubtedly reflects the inclusion of many awards to workers who would have lost retroactive benefits had they filed in November or December and who therefore deferred filing until January in order to benefit by the 3-month retroactive entitlement provision of the 1946 amendments.

Computation of Benefits

The 1946 amendments made provision for computing monthly benefits so as to protect the beneficiary from having his monthly benefit rate reduced if he does not file application at the most favorable time. Under the 1939 amendments, benefit amounts were computed only as of the date of application. The 1946 amendments authorized computation of the primary benefit amount as of the time when, all other conditions of eligibility having been met, the highest

Table 4.—Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and month, February 1946–February 1947, and monthly benefit actions, by type of benefit, February 1947

[Amounts in thousands; data corrected to Mar. 17, 1947]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1946														
February.....	1,362,473	\$25,374.3	558,757	\$13,599.7	171,057	\$2,203.7	404,092	\$5,040.5	98,531	\$1,989.9	123,670	\$2,457.3	6,366	\$83.2
March.....	1,403,698	26,232.0	581,084	14,171.8	177,795	2,293.6	411,429	5,138.2	101,409	2,048.1	125,515	2,496.3	6,466	84.5
April.....	1,441,074	26,976.7	600,759	14,657.3	183,570	2,368.3	419,153	5,236.3	104,035	2,101.2	126,989	2,527.9	6,568	85.7
May.....	1,474,015	27,633.1	617,562	15,076.0	188,668	2,435.3	426,141	5,324.1	107,254	2,166.2	127,756	2,544.8	6,634	86.6
June.....	1,502,085	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,688	2,565.8	6,748	88.1
July.....	1,527,880	28,771.9	646,996	15,833.0	197,947	2,560.1	433,533	5,420.1	113,092	2,284.5	129,437	2,584.2	6,875	90.0
August.....	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
September.....	1,579,112	29,825.5	673,438	16,509.0	206,794	2,679.7	442,905	5,541.6	118,839	2,400.7	130,070	2,601.9	7,066	92.6
October.....	1,606,412	30,374.1	685,626	16,825.8	210,622	2,733.3	451,489	5,661.8	121,951	2,464.0	129,520	2,594.6	7,204	94.5
November.....	1,626,693	30,777.8	695,132	17,063.3	213,725	2,775.0	457,120	5,741.6	124,451	2,515.0	128,965	2,587.0	7,300	95.8
December.....	1,642,299	31,080.8	701,705	17,229.6	215,984	2,804.9	461,756	5,804.0	127,046	2,568.3	128,410	2,576.8	7,398	97.3
1947														
January.....	1,672,301	31,694.8	717,570	17,625.3	220,757	2,868.3	467,532	5,882.2	130,017	2,629.1	128,959	2,591.6	7,466	98.3
February.....	1,708,848	32,467.2	737,315	18,134.1	227,003	2,953.4	473,908	5,971.4	133,043	2,692.5	129,908	2,614.5	7,671	101.2
Monthly benefit actions, February 1947:														
In force ² beginning of month.....	1,805,655	36,353.0	835,690	20,602.3	249,906	3,251.1	496,916	6,243.9	132,248	2,672.6	173,337	3,453.8	7,558	99.4
Benefits awarded in month.....	46,876	969.4	22,482	586.8	8,206	111.5	9,005	121.5	3,561	74.0	3,362	72.0	260	3.7
Entitlements terminated ³	14,164	260.6	4,691	114.8	2,402	30.4	3,922	52.1	539	10.4	2,550	52.0	60	.8
Net adjustments ⁴	351	18.2	192	10.8	58	1.4	71	4.0	9	.1	17	1.9	4	.1
In force end of month.....	1,928,718	37,080.1	853,673	21,085.0	255,768	3,333.6	502,070	6,317.3	135,279	2,736.2	174,166	3,505.6	7,762	102.4

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions, recomputations, and from administrative actions.

monthly benefit amount would result. Thus, in the case of an applicant for primary benefits, regulations prescribe that the benefit rate be computed as of (1) the date on which the applicant first became eligible, that is, attained age 65 and became fully insured; (2) the date the application was received after he became eligible for benefits; and (3) March 31 of each intervening year. The award is based on the highest rate so computed. Thus a worker does not suffer a reduction in his monthly benefit rate caused solely by the date on which he filed his application. In the case of fully insured wage earners who, at death, were over age 65 but not entitled to primary benefits, the primary

benefit amount on which survivor benefits would be based will be calculated as above except that in (2) the date of death of the wage earner will be used.

The 1946 amendments also authorize recomputation of primary benefit amounts. The recomputation procedure employs a formula very similar to that applicable to initial computations. In cases in which benefits were computed under the old procedures, beneficiaries likely to benefit the most are wage earners who delayed filing their initial applications for benefits for a considerable time after becoming eligible.

economic dependency, provided he has not, in the 2 years before he files his application, assigned or transferred property in order to make himself eligible for assistance.

Although general assistance is the most flexible of the four public assistance programs to administer, the payments that can be made are seriously restricted because of inadequate funds. General assistance must be financed entirely from State funds, and the amount spent for this type of aid has depended on the funds available after providing for the Federal-State assistance programs. As a result, general assistance has been so limited that the applicant must have been reduced to abject poverty to be considered eligible. When a family reaches this stage of social and economic dependency, rehabilitative measures are more costly and in many instances too late to restore the recipient to physical and economic well-being.

Public Assistance

General Assistance in New Mexico

General assistance programs differ more sharply throughout the Nation than do those of old-age assistance, aid to dependent children, and aid to the blind, in which Federal participation has encouraged some similarity in organization, policy, and standards. Occasional analyses of general assistance by State agencies explain the diversity in the operation of this program. Such analyses also point up the need for general assistance as well as the difficulties in its administration. A report summarized in the Bulletin for May 1945¹ illustrated the differences from county to county, and sometimes within counties, in eligibility requirements and standards in a State with county administration.

The analysis below, digested from a report for January 1946 by the New Mexico Department of Public Welfare,² shows why considerable numbers of people need general assistance even in a period of high employment and how they fare in a State near the low end of the range in fiscal ability. General assistance in this State is administered by the State Department of Public Welfare through 32

local welfare units. Uniform eligibility requirements, standards, and other policies apply in all units. Though the State ranks forty-first in average per capita income, it ranks twenty-sixth in the amount of expenditure per inhabitant for general assistance.

Under the New Mexico Public Welfare Act, "Public assistance shall be granted . . . to any needy person who has not sufficient income or other resources to provide a reasonable subsistence compatible with decency and health." General assistance is provided to care for the residual groups of needy persons who do not meet the eligibility requirements for the special types of assistance. Any such needy person may qualify, regardless of age, residence, handicap, or cause of eco-

The Recipients

Of the 1,369 cases receiving general assistance in January 1946, 70 percent were 1-person cases, that is, the general assistance grant was provided to meet the needs of only 1 person. Eighteen percent of the cases consisted of 2 persons; the remaining cases included from 3 to 11 persons. More than two-fifths of the 1-person cases lived alone. Most of the others lived with relatives or friends who were not able to provide for them. About 1 in 10 lived in a boarding or lodging home, a nursing home, or an institution.

Of the 2,287 persons included in

Table 1.—Characteristics of 2,287 persons included in 1,369 general assistance cases, New Mexico, January 1946

Age and sex	Number of persons						
	Total	Employed part-time or self-employed	Seeking work	Not available for employment			
				Total	Incapacitated ¹	Needed at home	In school or under age 6
Total.....	2,287	20	195	2,072	1,104	296	672
Under 18.....	676	0	10	666	18	11	637
18-64:							
Male.....	560	13	101	446	424	14	8
Female.....	936	7	80	849	556	266	27
65 and over.....	102	0	3	99	96	3	0
Age unknown.....	13	0	1	12	10	2	0

¹ Though incapacitated, some persons caring for others in the home are classified as needed in home; number employed and number seeking work also include some incapacitated persons.

¹ "General Relief in South Dakota," pp. 28-29.

² Margaret Hart, *The General Assistance Program in New Mexico, January 1946*.

Table 2.—Public assistance in the United States, by month, February 1946–February 1947¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1946												
February		2,062,672	286,245	733,670	72,041	295,000		+0.2	+2.3	+2.4	+0.5	+6.7
March		2,071,092	292,741	751,839	72,352	303,000		+4	+2.3	+2.5	+4	+2.8
April		2,088,031	300,938	772,570	72,739	292,000		+8	+2.8	+2.8	+5	-3.6
May		2,098,977	307,069	786,712	73,427	283,000		+5	+2.0	+1.8	+9	-3.2
June		2,108,216	311,294	799,414	73,945	278,000		+4	+1.4	+1.6	+7	-1.6
July		2,116,505	314,516	806,558	74,406	279,000		+4	+1.0	+1.9	+6	+2
August		2,126,635	318,571	816,886	74,823	280,000		+5	+1.3	+1.3	+6	+4
September		2,134,585	323,360	829,309	75,253	282,000		+4	+1.5	+1.5	+6	+8
October		2,155,890	329,091	844,589	75,705	280,000		+1.0	+2.0	+1.8	+6	+2.8
November		2,174,616	337,197	862,356	76,165	298,000		+9	+2.3	+2.1	+6	+2.8
December		2,195,806	346,235	885,227	76,688	315,000		+1.0	+2.7	+2.7	+7	+5.5
1947												
January		2,212,945	354,378	905,855	76,986	336,000		+8	+2.4	+2.3	+4	+6.6
February		2,227,868	363,649	929,705	77,284	344,000		+7	+2.6	+2.6	+4	+2.7
Amount of assistance							Percentage change from previous month					
1946												
February	\$92,069,887	\$64,419,356	\$15,273,581	\$2,426,950	\$9,950,000	+1.9	+0.7	+3.7	+1.0	+7.4		
March	93,618,319	64,877,555	15,772,377	2,443,387	10,825,000	+1.7	+7	+3.3	+7	+5.8		
April	93,562,804	65,445,101	16,195,125	2,462,578	9,460,000	-1	+9	+2.7	+8	-10.1		
May	94,245,612	65,877,228	16,475,590	2,491,794	9,401,000	+7	+7	+1.7	+1.2	-6		
June	94,690,769	66,363,812	16,717,480	2,517,477	9,092,000	+5	+7	+1.5	+1.0	-3.3		
July	95,779,264	66,985,744	16,862,803	2,541,717	9,389,000	+1.1	+9	+9	+1.0	+3.3		
August	97,110,506	67,663,188	17,225,179	2,567,139	9,655,000	+1.4	+1.0	+2.1	+1.0	+2.8		
September	98,954,449	68,634,794	17,918,209	2,604,446	9,797,000	+1.9	+1.4	+4.0	+1.5	+1.5		
October	107,468,562	74,219,288	19,731,668	2,714,606	10,833,000	+8.6	+8.1	+10.1	+4.2	+10.6		
November	110,385,737	76,080,252	20,411,575	2,762,910	11,131,000	+2.7	+2.5	+3.4	+1.8	+2.7		
December	114,314,349	77,531,118	21,545,133	2,812,098	12,426,000	+3.6	+1.9	+6.6	+1.8	+11.6		
1947												
January	116,678,504	78,314,543	22,085,013	2,829,948	13,449,000	+2.1	+1.0	+2.5	+6	+8.2		
February	118,228,625	78,962,347	22,786,969	2,852,309	13,627,000	+1.3	+8	+3.2	+8	+1.3		

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 3.—Old-age assistance: Recipients and payments to recipients, by State, February 1947¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1947 in—		February 1946 in—				Total amount	Average	January 1947 in—		February 1946 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total..	2,227,868	\$78,962,347	\$35.44	+0.7	+0.8	+8.0	+22.6	Mo.	111,335	\$3,843,396	\$34.52	+1.0	+1.3	+8.7	+39.7
Ala.	47,864	864,613	18.06	+5.7	+4.6	+38.3	+58.5	Mont.	10,648	395,355	37.13	(?)	+3	-9	+14.1
Alaska	1,368	60,102	43.93	-1.3	+1	+2.8	+12.6	Nebr.	25,140	966,222	38.43	+5	+3.5	+4.6	+25.6
Ariz.	10,271	506,200	49.28	(?)	(?)	+8.1	+37.5	Nev.	1,942	90,529	46.62	-4	+3	+7	+21.4
Ark.	35,307	670,071	18.98	+5.1	+2.4	+36.5	+54.9	N. H.	6,703	231,733	34.57	+2	+6	+1.6	+14.0
Calif.	167,391	8,811,025	52.64	+2	+3	+4.6	+16.0	N. J.	22,969	922,264	40.15	(?)	+9	-1	+22.3
Colo.	41,943	1,737,998	41.44	-6	-5	+3.3	+3.2	N. Mex.	7,458	269,863	36.18	+7	+2	+18.6	+38.1
Conn.	14,865	634,598	42.69	-3	+3	+3.9	+10.5	N. Y.	106,533	5,050,557	47.41	+4	+4	+3.0	+27.1
Del.	1,177	24,281	20.63	+2	+1.2	-3.1	+7.9	N. C.	36,287	637,752	17.58	+8	+8.1	+10.4	+39.9
D.C.	2,286	90,883	39.76	-1	+2	-4	+17.8	N. Dak.	8,885	345,420	38.65	-2	+1.1	+2.9	+18.8
Fla.	50,049	1,805,483	36.07	+8	+1.1	+15.5	+39.4	Ohio	120,062	4,645,320	38.69	+2	+5	+3.2	+27.9
Ga.	75,626	1,270,490	16.80	+7	+3.5	+14.5	+63.2	Okla.	92,558	3,005,082	42.19	+9	+9	+11.2	+33.0
Hawaii	1,606	51,779	32.24	+2.2	+16.7	+9.3	+43.2	Oreg.	21,929	974,124	44.42	+4	+3	+6.2	+21.5
Idaho	10,373	433,538	41.79	+6	+8	+6.2	+36.1	Pa.	89,674	3,055,259	34.07	+1	+7	+6.3	+17.5
Ill.	126,642	4,952,085	39.10	+2	+2	+2.3	+19.5	R. I.	8,110	303,358	37.41	+1.0	+2.5	+8.6	+16.7
Ind.	56,358	1,625,290	28.84	+3	+1.4	+4.2	+14.6	S. C.	27,054	551,798	20.40	+1.6	+1.0	+23.0	+57.4
Iowa	48,293	1,859,446	38.50	-2	+7.2	-4	+15.8	S. Dak.	12,783	416,367	32.57	-1	+3	+9	+23.1
Kans.	33,120	1,138,779	34.38	+8	+9	+19.2	+29.2	Tenn.	44,507	835,052	18.76	+2.5	+8	+18.0	+36.7
Ky.	45,593	791,787	17.37	+1.2	+1.1	+1.0	+50.7	Tex.	189,814	5,055,681	26.63	+3	-2.1	+8.1	+16.3
La.	45,919	1,094,727	23.84	+1.7	+1.8	+26.2	+30.7	Utah	12,905	588,343	45.59	+1	(?)	+9	+18.1
Maine	15,574	529,296	33.99	+7	+1.3	+3.3	+15.1	Vt.	5,505	166,886	30.33	+5	+2.4	+5.9	+36.1
Md.	11,780	359,234	30.50	-3	-6.4	+2.5	+10.5	Va.	15,356	263,301	17.15	+8	+1.6	+3.4	+15.1
Mass.	83,911	4,242,479	50.56	+5	+8	+8.7	+19.3	Wash.	66,945	3,753,976	56.08	+5	+1.1	+4.8	+11.2
Mich.	92,275	3,306,456	35.83	+5	+6	+5.5	+14.0	W. Va.	20,129	393,824	19.57	+9	+9	+9.5	+26.7
Minn.	53,986	1,950,901	36.14	-1	+1.3	-4	+9.2	Wis.	46,887	1,655,972	35.32	-1	+1.2	+2.3	+18.6
Miss.	38,427	653,062	16.99	+2.2	+2.2	+43.7	+50.5	Wyo.	3,746	182,200	48.64	+1.2	+1.3	+7.5	+34.0

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Increase of less than 0.05 percent.

³ Decrease of less than 0.05 percent.

all the cases receiving general assistance, 41 percent were males and 59 percent were females. Nearly 40

percent of the total number of persons aided were between the ages of 45 and 64, and about 26 percent were

aged 18-44. Children under 18 years of age constituted nearly 30 percent of the recipients, while only 4.5 per-

Table 4.—General assistance: Cases and payments to cases, by State, February 1947¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1947 in—		February 1946 in—	
				Number	Amount	Number	Amount
Total ²	344,060	\$13,627,000	\$39.56	+2.7	+1.3	+16.9	+36.9
Ala.	4,671	73,905	15.82	+1.7	+1.0	+28.7	+40.7
Alaska	156	5,005	32.08	+2.0	+1.6	-15.7	-29.3
Ariz.	2,252	63,864	28.36	+2.7	+1.3	+1.4	-0.2
Ark.	2,668	32,697	12.26	-8	(³)	-2.0	-5
Calif.	22,902	1,031,307	45.03	+3.1	+4.8	+39.0	+64.7
Colo.	4,162	157,217	37.77	+4.4	+6.8	+19.9	+36.7
Conn.	3,242	131,617	40.60	+2.6	+2.0	-7	+11.3
Del.	707	26,544	37.54	+9.6	+9.5	+50.4	+126.6
D. C.	1,134	54,552	48.11	+1.9	+3.4	+53.5	+90.8
Fla.	3,900	61,000					
Ga.	2,953	41,040	13.90	+1.8	-2.3	+8.5	+14.7
Hawaii	793	35,189	44.37	+3	+3.9	+27.9	+62.2
Idaho	530	14,696	27.73	+3.9	+4.1	+5.0	+20.7
Ill.	23,320	1,037,700	44.50	+2.2	-2.9	+10.1	+28.1
Ind.	10,705	260,427	24.33	-6	-11.4	+8	-2.0
Iowa	4,771	132,168	27.70	+4.6	+7.1	+8.9	+35.3
Kans.	4,702	191,887	40.81	+4.2	+5.9	+29.1	+60.7
Ky.	2,100	27,000					
La.	8,278	173,416	20.95	+1.8	+1.4	+21.6	+18.2
Maine	2,445	98,885	40.44	+1.1	-1.3	+10.9	+30.9
Md.	8,022	299,298	37.31	+1.6	-1.1	+30.1	+38.5
Mass.	15,002	578,401	38.55	+6	-3.2	+1.3	+7.1
Mich.	22,508	904,766	40.20	+3.3	-5.4	-15.2	-21.1
Minn.	6,419	252,683	39.36	+2.3	+5.1	+12.7	+34.3
Miss.	422	4,075	9.66	+1.2	+1.5	+21.3	+24.6
Mo.	12,665	373,198	29.47	+2.3	+2.0	+36.2	+66.1
Mont.	1,283	34,292	26.73	+5.6	+2.2	+13.5	+20.4
Nebr.	1,914	50,197	26.23	+4.2	+3.6	-3.3	+6.9
Nev.	234	6,231	26.63	(⁴)	(⁴)	+0.3	+52.5
N. H.	1,225	39,839	32.52	+3.0	-7.4	+5.4	+11.0
N. J.	5,922	282,638	47.73	+4.2	+3.5	+10.1	+43.5
N. Mex.	1,670	36,923	22.11	0	-2.6	+22.0	+54.7
N. Y.	110,204	3,333,889	66.41	+4.6	+6.2	+26.7	+70.6
N. C.	3,015	40,155	13.32	-2	-3.2	+14.5	+29.2
N. Dak.	825	25,740	31.20	+2.6	+4.4	+17.5	+40.2
Ohio	18,935	760,701	40.17	+4.1	+4.0	+20.4	+46.5
Okl.	12,570	58,495	(⁵)	(⁵)	-7.3	(⁵)	+3.3
Oreg.	7,867	330,581	48.38	+4.6	+2.0	+59.5	+72.6
Pa.	32,621	1,109,680	34.02	+1.5	-8.9	+18.8	+35.6
R. I.	2,563	106,435	41.53	-1.2	-4.1	+20.4	+24.4
S. C.	4,208	51,482	12.23	+8	+1.9	+27.0	+13.2
S. Dak.	897	23,405	26.09	-1.5	+8.9	+12.0	+28.5
Tenn.	1,600	17,000					
Tex.	3,800	67,000					
Utah	1,854	99,770	53.81	+3.4	+2.3	+19.0	+49.2
Vt.	715	17,444	24.40	+6	-8.3	-18.3	-17.7
Va.	3,482	68,047	19.54	+4.5	+6.8	+6.5	+17.4
Wash.	14,166	782,352	55.23	+5.6	+8.6	+54.3	+72.5
W. Va.	4,850	69,426	14.31	(⁶)	+1.0	+6.3	-6.0
Wis.	5,051	204,200	40.43	+1.8	-3.2	+1.5	+27.2
Wyo.	464	19,517	42.06	-4	-1.4	+28.2	+53.4

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

³ State program only; excludes program administered by local officials.

⁴ Increase of less than 0.05 percent.

⁵ Based on actual reports including an estimated 97 percent of cases and payments.

⁶ Estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Excludes a few cases and small amount of local funds not administered by State agency.

¹⁰ Comparable data for previous month not available.

¹¹ Includes cases receiving medical care only.

¹² Excludes estimated duplication between programs; 2,357 cases were aided by county commissioners and 3,905 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

¹³ Decrease of less than 0.05 percent.

Table 5.—Aid to the blind: Recipients and payments to recipients, by State, February 1947¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1947 in—		February 1946 in—	
				Number	Amount	Number	Amount
Total	77,284	\$2,852,309	\$36.91	+0.4	+0.8	+7.3	+17.5
Total, 47 States ²	60,451	2,213,250	36.61	+4	+1.0	+7.7	+21.4
Ala.	960	19,201	20.00	+3.3	+3.5	+19.7	+45.8
Ariz.	602	35,213	58.49	+1.0	+1.2	+23.1	+54.0
Ark.	1,379	29,849	21.65	+1.8	-2	+22.6	+42.7
Calif.	6,209	360,313	58.03	-1	-1	+10.1	+10.2
Colo.	427	15,895	37.22	+1.4	+1.5	-3.0	-1.2
Conn.	136	5,399	39.26	-1.4	+1.8	+7	-1.6
Del.	105	2,934	27.94	(³)	(³)	(³)	(³)
D. C.	206	8,832	42.87	+1.5	+1.4	+7.3	+24.5
Fla.	2,557	95,327	37.28	+8	+1.3	+10.4	+33.0
Ga.	2,200	44,298	20.14	+7	+3.7	+9.3	+51.3
Hawaii	65	2,231	34.32	(⁴)	(⁴)	(⁴)	(⁴)
Idaho	208	9,631	46.30	+5	+6	+4.0	+39.7
Ill.	4,878	185,361	38.00	(⁵)	-1	-3.9	+5.1
Ind.	1,919	60,279	31.41	-1	+2	-3	+6.5
Iowa	1,230	55,560	45.17	-8	+8.2	+3.0	+25.0
Kans.	1,124	43,880	39.04	+4	+1.3	+6.9	+25.5
Ky.	1,621	29,629	18.28	+1.5	+1.8	+3.5	+44.1
La.	1,455	42,782	29.40	+8	+1.3	+6.6	+19.4
Maine	760	26,036	34.26	-5	-1	-5.2	+3.3
Md.	467	15,850	33.94	-2	-6.0	+7.4	+14.5
Mass.	1,142	57,155	50.05	+3	+6	+10.3	+18.5
Mich.	1,381	55,495	40.18	+4	+5	+5.4	+17.9
Minn.	961	41,120	42.79	+1.2	+1.2	+2.2	+11.8
Miss.	1,904	45,006	23.64	+6	+9	+26.9	+32.2
Mo.	880	36,472	41.45	+6	+3.0	+10.3	+18.3
Mont.	371	14,746	39.75	+6	+1.0	+3.9	+25.0
Nebr.	451	17,525	38.86	-9	+1.0	+3.9	+25.0
Nev.	87	1,114	(⁶)	(⁶)	(⁶)	(⁶)	(⁶)
N. H.	286	10,443	36.51	-1.7	-1	+1.8	+19.3
N. J.	583	24,075	41.30	+1.6	+1.6	+8.2	+28.7
N. Mex.	271	10,677	39.40	-7	-9	+9.3	+50.9
N. Y.	3,243	170,209	52.49	0	+1.0	+6.6	+31.5
N. C.	2,740	67,612	24.68	+4	+3.1	+12.1	+33.8
N. Dak.	124	4,636	37.39	-8	-1	+10.7	+16.4
Ohio	3,185	110,730	34.77	+2	+1.6	+4.0	+23.1
Okl.	2,282	97,762	42.84	+1.8	+1.9	+18.4	+39.1
Oreg.	378	20,042	53.02	-8	-4	+2.2	+13.5
Pa.	13,986	551,545	39.61	+2	-1	+7.9	+6.8
R. I.	121	4,868	40.23	-2.4	-6	+12.0	+35.3
S. C.	1,133	26,687	23.55	+1.2	+1.7	+14.8	+29.5
S. Dak.	217	6,484	29.88	+9	+2.0	+2.4	+26.9
Tenn.	1,665	37,875	22.75	+1.0	+9	+8.0	+23.1
Tex.	5,170	152,500	29.50	+5	+1.2	+10.7	+26.9
Utah	143	7,272	50.85	+7	-2.4	+2.9	+24.6
Vt.	172	14,971	34.72	+6	+4.5	+5.5	+16.2
Va.	1,075	23,034	21.43	-8	+2	+11.7	+23.6
Wash.	652	41,628	63.85	+5	+2.6	+6.9	+17.4
W. Va.	873	19,164	21.95	+9	+8	+7.4	+21.8
Wis.	1,303	46,184	35.44	-8	+5	-4.6	+10.6
Wyo.	117	5,890	50.34	+2.6	+3.1	+3.5	+26.1

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ Estimated.

⁶ Represents statutory monthly pension of \$30 per recipient; excludes payment for other than a month.

cent were 65 years or older. The comparatively low proportions receiving assistance in these two age groups result from the fact that most needy aged persons in New Mexico receive old-age assistance and most needy children receive aid to dependent children. The number of persons 65 years of age or over receiving general assistance in the month of the study was less than 2 percent of the number receiving old-age assistance, and the number of children in general assistance cases was less than 10 percent of the number aided through aid to dependent children.

The persons 65 years or over who received general assistance in January could not qualify for old-age assistance for various reasons. More than half did not meet the residence requirements for old-age assistance; some were unable to obtain proof of age; others were granted general assistance to meet emergency needs while eligibility for old-age assistance was being investigated.

The largest group of children receiving general assistance had been granted such assistance to meet emergency needs until eligibility for aid to dependent children could be established. General assistance was given in other families as emergency relief because the father or mother was temporarily unemployed or disabled for a period which circumstances indicated would be less than 3 months. A few children between 16 and 17 years of age were given general assistance because they were not in school and were therefore ineligible for aid to dependent children. In 89 cases it was not established that children were living with relatives within the degree of relationship specified for recipients of aid to dependent children, or else they were living in boarding homes.

Approximately 80 percent of the 1,496 recipients between the ages of 18 and 64 had some physical or mental disability; 847 were chronically ill, 114 had a temporary physical disability, and 232 were considered mental cases. Most of the other recipients in the age group were persons needed at home to care for incapacitated and other members of the family.

In the entire case load there were only 58 persons—15 men and 43

women—who were not disabled and not needed in the home; 7 of these persons had part-time employment or were self-employed. In all, 20 persons were employed, and 195 were seeking employment; more than two-thirds of those seeking work, however, had some physical or mental disability and could do only restricted or part-time work. Reports from several rural communities indicated that no jobs were available for the recipients wanting work.

Turn-over in the general assistance case load is usually more rapid than in the categorical programs. Approximately 42 percent of the general assistance recipients in January had been receiving aid for a period of 3 months or less. The majority of the persons with no disability and 60 percent of the recipients suffering from an accident or temporary illness were included in this group. This fact indicates the extent to which general assistance is an emergency program. However, one-third of the cases receiving general assistance in January had been under care continuously for more than a year, and 12 percent of all recipients had received assistance for 3 years or longer. Of the latter group, two-thirds were classified as being chronically ill or disabled.

Personal income and resources of clients varied. The average income from all sources for all cases was \$3.54 a month, but more than half of the cases had no private resources. Monthly cash income for all cases averaged 79 cents per case; 94 percent of the cases had no cash income.

Subsistence Compatible With Decency and Health

To give effect to the legal requirement "subsistence compatible with decency and health," basic budgetary standards for assistance have been formulated to cover minimum requirements for food, clothing, shelter, medical care, and miscellaneous items essential to the maintenance of an adequate standard of living for cases including varying numbers of persons of different ages. The recipients' resources and needs are determined in accordance with uniform budgetary standards for assistance. Certain items, such as rent—or payments and taxes in lieu of rent—board and care, nursing care, and special diets pre-

scribed by physicians, are fully covered in the assistance budget. Because available funds did not meet total need, in January 1946 only 40 percent of the amount required for all other items, including food and clothing, was allowed. The needs of the recipients vary in accordance with living arrangements, personal income and resources, assistance from relatives, the number of persons in the case, and special needs resulting from illness, school attendance, or other situations.

Living conditions, particularly as they affect rent, which is a 100-percent item in the assistance budget, have a marked influence on the varying needs of the recipients. A recipient living with relatives generally needs less for rent than one living alone, or in a boarding or nursing home. Rents in urban areas are usually higher than rents in rural counties. This conclusion is borne out by the fact that the county making the lowest average payment is strictly a rural county, while the counties with relatively high average payments have one or more urban areas.

Payments

Payments for general assistance in New Mexico are made through direct cash grants to the clients or through disbursing orders to vendors for specific items or services. Payments made through disbursing orders are made chiefly for emergency needs or for clients who are mentally incompetent to handle cash grants. Cash payments for general assistance are issued on the same unrestricted basis as cash payments for the special categories.

Cash payments totaling \$20,368 for 1,181 cases including 1,735 persons accounted for 84 percent of the general assistance expenditures in January 1946. Disbursing orders in the amount of \$3,921 were issued to 194 cases with 559 persons.

The average monthly payment for the State was \$17.74 per case and \$10.62 per person, but the averages in the counties ranged from \$10.90 to \$25.92 per case and from \$6.38 to \$15.67 per person.

Individual payments ranged from \$1 for a disbursing order for one night's lodging for a destitute transient family with a sick child to a max-

imum grant of \$120 for board and nursing care for a paralyzed bed-ridden woman 45 years old who had been receiving aid since December 1944 and probably will continue under care during the rest of her life. One-half of all the cases received between \$8.90 and \$22.65; only one-fifth received as much as \$25.

On the basis of the standard budget a general assistance case in January

1946 needed \$39.72 in total income to meet minimum subsistence. However, total resources including both private income and assistance amounted to an average of \$21.28 per case. This gave the recipients on the average only 53.6 percent of their requirements for minimum subsistence. If full needs had been met, expenditures would have more than doubled. Under present conditions, State funds

now available in New Mexico for general assistance will not permit payments adequate to provide "subsistence compatible with decency and health."

Two examples show the inadequacy of assistance for particular recipients. There is the case of a man 62 years old who had lost a leg and consequently was unable to do the manual labor by which he had

Table 6.—Aid to dependent children: Recipients and payments to recipients, by State, February 1947¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	January 1947 in—			February 1946 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	363,649	929,705	\$22,786,969	\$62.66	+2.6	+2.6	+3.2	+27.0	+26.7	+49.2
Total, 50 States ²	363,603	929,601	22,785,539	62.67	+2.6	+2.6	+3.2	+27.1	+26.7	+49.2
Alabama.....	7,730	21,600	244,386	31.62	+2.1	+2.3	+1.4	+28.1	+28.5	+54.6
Alaska.....	202	506	9,199	45.54	-1.9	+24.6	0	(³)	(³)	(³)
Arizona.....	2,197	6,392	113,691	51.75	+3.1	+3.3	+3.3	+41.4	+43.1	+83.9
Arkansas.....	5,791	15,416	214,494	37.04	+5.5	+4.9	+4.5	+42.0	+41.4	+92.9
California.....	9,339	23,194	879,648	94.19	+2.8	+2.5	+3.6	+26.6	+26.6	+39.1
Colorado.....	4,017	10,992	281,028	69.96	+6	+9	+2.6	+14.8	+14.0	+30.8
Connecticut.....	2,722	6,798	233,749	93.22	0	-4	+6	+11.3	+11.5	+20.9
Delaware.....	246	692	22,216	90.31	-4	-1.4	-9	-14.9	-16.8	+92.3
District of Columbia.....	1,177	3,878	88,421	75.12	+2.8	+8	+5.4	+70.1	+63.0	+90.3
Florida.....	7,997	19,822	281,904	35.25	+7.2	+7.3	+7.2	+23.5	+23.6	+28.1
Georgia.....	6,040	15,574	213,019	35.27	+3.1	+3.6	+4.8	+49.1	+52.8	+106.9
Hawaii.....	807	2,482	70,670	87.57	+3.5	+3.4	+11.1	+41.6	+38.8	+78.7
Idaho.....	1,690	4,448	134,303	79.47	+3.0	+3.0	+3.6	+28.8	+23.9	+71.7
Illinois.....	23,239	57,057	1,921,654	82.69	+2.0	+1.9	+2.2	+10.7	+12.4	+39.1
Indiana.....	7,280	17,801	285,136	39.17	+1.4	+1.5	+1.7	+17.5	+21.2	+23.0
Iowa.....	4,002	10,277	139,374	34.83	+2.8	+3.6	+5.8	+19.6	+19.5	+24.4
Kansas.....	4,419	11,222	310,902	70.36	+4.0	+3.7	+5.4	+36.8	+35.5	+72.7
Kentucky.....	7,807	20,086	325,971	41.75	+5.7	+6.0	+5.7	+44.5	+40.7	+180.7
Louisiana.....	10,686	27,832	488,444	45.67	+3.0	+3.3	+2.8	+20.4	+20.9	+41.2
Maine.....	1,902	5,502	173,352	91.14	+4.2	+5.0	+7.0	+26.4	+29.1	+61.0
Maryland.....	4,613	13,238	225,540	48.89	+1.9	+1.8	+1.9	+32.6	+45.9	+68.7
Massachusetts.....	8,746	21,619	848,438	97.01	+2.1	+2.1	+4.1	+11.6	+10.6	+25.5
Michigan.....	19,012	45,413	1,476,969	77.69	+3.8	+3.7	+3.8	+26.1	+25.1	+42.4
Minnesota.....	5,564	14,264	311,125	55.92	+1.8	+1.7	+2.1	+14.7	+15.6	+20.6
Mississippi.....	4,639	12,269	122,485	26.40	+2.5	+2.8	+2.8	+47.7	+48.1	+48.3
Missouri.....	18,028	47,144	671,331	37.24	+3.4	+3.5	+3.5	+37.1	+37.1	+43.3
Montana.....	1,587	4,290	101,040	63.67	+1.9	+1.8	+3.5	+16.3	+19.6	+40.4
Nebraska.....	2,996	7,106	236,273	78.86	+2.4	+2.0	+3.7	+28.8	+29.6	+58.2
Nevada.....	46	104	1,430	(³)	(³)	(³)	(³)	(³)	(³)	(³)
New Hampshire.....	1,047	2,688	81,204	77.56	+2.7	+2.6	+3.3	+18.4	+18.5	+28.9
New Jersey.....	3,847	9,827	282,584	73.46	(⁴)	+3	+1.9	+12.7	+13.5	+30.0
New Mexico.....	3,262	8,555	157,177	48.18	+1.8	+1.9	+2.9	+22.0	+21.2	+58.8
New York.....	35,300	84,106	3,640,991	103.14	+3.2	+3.4	+3.4	+34.3	+31.0	+67.9
North Carolina.....	7,175	20,078	247,251	34.46	+1.4	+1.2	+4.8	+13.5	+18.9	+42.2
North Dakota.....	1,619	4,432	115,234	71.18	+1.3	+1.3	+1.1	+13.5	+11.7	+36.7
Ohio.....	8,972	24,653	607,320	67.69	+1.7	+1.7	+3.2	+18.6	+14.0	+32.6
Oklahoma.....	25,000	60,453	1,126,525	45.06	+2.6	+2.6	+2.5	+45.8	+44.4	+87.6
Oregon.....	1,661	4,321	162,284	95.97	+2.4	+3.0	+2.8	+31.2	+36.1	+50.1
Pennsylvania.....	37,323	96,339	2,710,914	72.63	+1.2	+1.2	+2.4	+31.4	+27.8	+44.5
Rhode Island.....	2,117	5,339	157,087	74.20	+3.0	+3.3	+4.6	+33.1	+31.7	+42.9
South Carolina.....	4,952	13,551	134,072	27.07	+1.4	+2.1	+2.0	+24.9	+16.6	+46.1
South Dakota.....	1,913	4,722	88,292	46.15	+1.5	+1.8	+1.9	+21.8	+23.4	+44.4
Tennessee.....	12,686	33,870	445,624	35.13	+1.8	+1.9	+1.8	+11.1	+12.2	+27.0
Texas.....	12,126	30,510	313,176	25.83	+3.0	+3.5	+3	+45.0	+54.8	+61.3
Utah.....	2,384	6,441	242,337	101.65	+2.7	+2.4	+3.2	+21.3	+21.4	+65.4
Vermont.....	655	1,805	30,036	45.86	+2.0	+3.3	+3.7	+7.6	+12.7	+39.6
Virginia.....	4,168	12,120	167,754	37.83	+2.3	+2.5	+4.0	+10.9	+13.2	+23.0
Washington.....	6,567	16,037	711,008	108.27	+4.1	+4.2	+4.6	+48.4	+46.8	+62.5
West Virginia.....	9,078	25,100	351,327	38.70	+2.6	+2.7	+2.9	+21.9	+20.4	+51.1
Wisconsin.....	6,840	16,965	545,108	79.69	+2.2	+2.2	+3.5	+11.7	+13.3	+40.5
Wyoming.....	396	1,135	33,472	84.53	+2.6	+3.7	+3.3	+29.0	+29.0	+80.0

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.
³ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁴ Decrease of less than 0.05 percent.

previously supported himself. After 60, few people can adjust to such a handicap. This man has no family, lives alone, and probably is more dependent and physically older than the average recipient of old-age assistance who has reached the chronological age of 65. He needed \$35.55 for minimum subsistence, but his total resources, including the assistance grant of \$13.50 and the equivalent of \$3 in free shelter furnished by friends, gave him less than half of his minimum needs for food, clothing, and shelter. If he had reached age 65, he would have received an old-age assistance grant of \$32.55.

Another case, representing the

serious problem of the migrant "health seeker," consists of a tuberculous father, age 42, the mother, and five children ranging in ages from 15 months to 10 years. The family has no established residence, having wandered during the past several years from job to job across the entire Southwest. They had been in the State less than 3 months when the man's condition became acute and they had to apply for assistance. Since they were nonresidents, general assistance was the only type of aid available. When needs are so acute, the type of existence that is possible on 40 percent of a subsistence budget is dangerous to the community

as well as to members of the families involved.

The financial dilemma facing recipients of general assistance and the New Mexico agency in January 1946 was not peculiar to that State. In 8 of the 45 States for which data are available, general assistance payments averaged less than in New Mexico. Moreover, general assistance is least available in some States for which average payments are not reported. In contrast, in 14 States, average payments in January 1946 were more than twice as large as in New Mexico; all but 3 of these States were among the highest 15 in average per capita income.

Social and Economic Data

Social Security and Other Income Payments

All Income Payments to Individuals

Income payments to individuals in February — \$14.7 billion — were \$40 million less than in the preceding month; the slight decline was accounted for by decreases in entrepreneurial income, net rents and royalties, and military and subsistence allowances. Total income was 13 percent above that a year earlier, with all segments contributing to the increase (table 1).

Wage and salary payments were 13 percent above those a year earlier; noncovered pay rolls fell 9 percent, but the drop was more than offset by a 24-percent increase in wages paid in covered industries. Covered pay rolls have moved upward during the entire 13-month period and in February were at an annual rate of \$81 billion. The 9-percent drop in the noncovered group was caused entirely by a sharp decline (21 percent) in government pay rolls, which represented 55 percent of all noncovered wages and salaries in February as against 64 percent of the total a year earlier. In the same period, railroad wages increased 7 percent, and wage payments for agricultural and domestic employment gained 22 and 12 percent, respectively.

Social insurance and related payments moved upward for the third

Table 1.—Income payments to individuals, by specified period, 1940-47¹

[Corrected to Apr. 3, 1947]

Year and month	Total	Compensation of employees ²	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid ³	Social insurance and related payments ⁴	Military and subsistence allowances ⁵
Amount (in millions)							
1940.....	\$76,210	\$48,218	\$14,313	\$9,175	\$2,675	\$1,801	\$28
1941.....	92,710	60,262	18,599	9,761	2,325	1,744	19
1942.....	117,311	79,970	29,933	9,771	1,647	1,844	146
1943.....	143,089	101,813	27,161	10,389	997	1,703	1,026
1944.....	156,721	112,043	28,017	11,195	942	1,970	2,554
1945.....	160,607	111,360	29,894	12,304	990	2,925	3,134
1946.....	164,666	107,133	34,688	13,572	1,181	6,288	1,804
1946							
February.....	12,969	8,481	2,690	1,084	92	486	136
March.....	13,141	8,670	2,631	1,091	94	540	115
April.....	13,234	8,739	2,609	1,098	93	565	130
May.....	13,421	8,747	2,745	1,107	94	575	153
June.....	13,486	8,839	2,717	1,127	95	566	142
July.....	14,029	9,027	3,069	1,143	96	558	136
August.....	14,111	9,164	3,004	1,153	97	553	140
September.....	13,804	9,143	2,735	1,161	99	530	136
October.....	14,245	9,110	3,192	1,169	107	500	167
November.....	14,513	9,229	3,337	1,175	110	468	194
December.....	14,644	9,336	3,333	1,185	114	489	187
1947							
January.....	14,756	9,367	3,347	1,195	117	546	184
February.....	14,716	9,407	3,249	1,209	118	560	173
Percentage distribution							
February 1946.....	100.0	65.4	20.7	8.4	0.7	3.7	1.0
February 1947.....	100.0	63.9	22.1	8.2	.8	3.8	1.2

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

³ Payments to recipients under 3 special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC, and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments.

⁴ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, veterans' pensions and compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

⁵ Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of Business Economics.

successive month and were 15 percent. Though unemployment insurance months, retirement, disability, and higher than in February 1946. benefits fell sharply over the 13 survivor payments increased continu-

Table 2.—Selected social insurance and related programs, by specified period, 1940-47

[In thousands; data corrected to April 30, 1947]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans ¹²
		Monthly retirement and disability benefits ¹				Survivor benefits						State sickness compensation laws ¹⁰	State unemployment insurance laws ¹⁰	Servicemen's Readjustment Act ¹¹	Railroad Unemployment Insurance Act ¹²	
						Monthly			Lump-sum ⁶							
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁵	Social Security Act ²	Railroad Retirement Act ³	Veterans Administration ⁷	Social Security Act	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁸				
Number of beneficiaries																
1946																
February	743.9	175.7	94.5	1,714.5	618.6	4.5	736.9	15.0	1.5	1.7	4.0	4.5	1,622.4	1,071.1	40.3	63.2
March	773.3	177.4	95.7	1,866.5	630.4	4.5	751.0	15.9	1.8	1.5	5.3	4.7	1,591.8	1,507.2	51.0	141.9
April	799.1	178.6	96.8	1,984.7	641.9	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,402.4	1,626.1	51.7	233.0
May	821.4	179.8	98.0	2,069.0	652.7	4.5	783.3	17.3	1.7	2.1	5.1	7.6	1,314.9	1,742.7	66.7	279.2
June	840.7	180.6	99.1	2,130.4	661.4	4.5	789.8	16.2	1.7	2.7	5.1	7.4	1,174.1	1,781.5	74.9	261.8
July	860.5	181.6	100.5	2,179.7	667.4	4.5	790.0	15.1	1.7	2.6	4.2	6.6	1,068.7	1,724.3	42.6	326.8
August	880.4	182.5	101.6	2,203.1	673.5	4.5	804.7	15.6	1.7	2.2	5.4	5.8	980.2	1,669.2	49.1	332.5
September	896.3	183.4	102.7	2,237.2	682.8	4.5	817.4	12.9	1.4	1.7	5.3	4.8	838.9	1,492.9	51.8	249.9
October	912.7	184.2	103.9	2,262.6	693.7	4.5	830.1	16.6	1.4	2.1	6.3	4.7	765.3	1,097.5	57.4	191.2
November	925.7	184.6	104.9	2,287.8	701.0	4.5	842.2	13.3	1.2	1.6	5.3	4.4	709.6	932.7	54.9	156.9
December	934.7	185.0	106.5	2,314.4	707.6	4.5	849.4	15.1	.8	1.6	6.0	6.4	747.9	987.9	70.3	155.4
1947																
January	955.7	185.2	108.2	2,332.2	716.6	4.5	871.3	15.8	.9	2.0	7.0	17.3	892.6	1,148.6	88.2	167.0
February	982.0	185.8	107.6	2,346.2	726.8	11.6	873.1	14.0	1.4	1.2	6.3	21.8	910.0	1,148.9	83.1	172.0
Amount of benefits ¹⁴																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	\$518,700	\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	344,321	14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,048	4,114	6,108	4,120	344,084	6,208		
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643	917	
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	\$102
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359
1946	5,132,228	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	9,127	13,992	7,491	4,771	1,095,475	1,491,294	39,917
1946																
February	400,771	15,969	12,085	7,560	83,229	9,405	149	26,246	2,154	751	908	416	303	120,727	112,195	2,207
March	463,134	16,635	12,238	7,670	92,277	9,597	150	25,924	2,263	883	883	465	343	127,013	148,956	3,210
April	475,555	17,200	12,332	7,861	96,965	9,777	152	26,919	2,442	883	942	463	385	110,672	160,071	3,175
May	472,458	17,690	12,388	7,970	99,344	9,943	149	27,025	2,461	797	1,250	527	551	103,889	155,175	4,238
June	454,057	18,122	12,419	7,987	98,554	10,089	152	25,986	2,335	792	1,473	492	533	92,982	150,063	4,414
July	461,597	18,577	12,561	8,020	101,726	10,195	153	26,455	2,187	818	1,477	450	477	88,408	152,648	2,479
August	449,562	19,026	12,660	8,112	103,976	10,300	155	26,324	2,266	854	1,213	797	417	78,047	148,016	3,179
September	419,880	19,379	12,565	8,342	117,547	10,447	151	30,687	1,892	692	987	787	339	63,216	124,082	3,409
October	401,075	19,754	12,694	8,364	124,720	10,620	154	31,066	2,476	745	1,211	928	337	64,433	100,380	3,902
November	369,098	20,038	12,640	8,421	133,700	10,740	151	30,737	1,966	661	1,180	1,800	316	54,097	74,421	3,618
December	385,449	20,238	12,671	8,568	136,762	10,843	151	29,760	2,266	439	1,071	1,890	474	59,370	81,964	4,665
1947																
January	438,581	20,700	13,169	8,592 ¹⁵	143,105	10,995	152 ¹⁵	32,765	2,387	519	1,416	1,940	1,292	74,755	106,586	5,685
February	405,908	21,298	13,340	8,794 ¹⁵	137,939	11,169	572 ¹⁵	31,372	2,119	798	896	1,940	1,571	65,910	88,364	4,851

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuities and pensioners as of last day of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

⁴ Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but are summarized twice a year in the Bulletin.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁷ Payments to widows, parents, and children of deceased veterans.

⁸ Number of decedents on whose account lump-sum payments were made, and amount of such payments.

⁹ Payments for burial of deceased veterans.

¹⁰ Compensation for temporary disability payable in Rhode Island beginning April 1943 and in California beginning December 1946. Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for February 1947 partly estimated.

¹¹ Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of continued claims during weeks ended in the month.

¹² Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

¹³ Number before January 1947 represents number of veterans paid during month; number beginning January 1947 represents number of claims paid during month under the Servicemen's Readjustment Act.

¹⁴ Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Retirement Act (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Act.

¹⁵ Preliminary estimate by the Veterans Administration.

Source: Based on reports of administrative agencies.

Table 3.—Number of persons employed during the week of July 7-13, 1946, and number of jobs held by such persons, classified by coverage under old-age and survivors insurance and by job status

[In thousands]

Coverage and job status	Persons by coverage status of—		Number of jobs
	Primary job only	Both primary and secondary jobs	
Total.....	57,840	57,840	159,540
1. In employment covered by old-age and survivors insurance.....	32,660	32,890	33,110
Held by persons with 1 job.....	31,960	31,960	31,960
Held by persons with 2 or more jobs.....	700	930	1,150
Both primary and secondary jobs covered.....	230	230	460
Primary job covered.....	470	470	470
Secondary job covered.....	220	220	220
2. In employment not covered by old-age and survivors insurance.....	25,180	24,960	26,390
Held by persons with 1 job.....	24,220	24,220	24,220
Held by persons with 2 or more jobs.....	960	740	2,170
Neither primary nor secondary jobs covered.....	740	740	1,480
Primary job not covered.....	220	220	220
Secondary job not covered.....	220	220	470

¹ Includes 40,000 additional jobs of workers with 3 or more jobs; no information is available on the coverage status of these jobs.

ously and in February were more than double the amount a year earlier.

Military and subsistence allowances declined for the third consecutive month; military allowances were only a fourth, but subsistence allowances were seven times, the amounts in February 1946.

Dividends and interest and relief payments continued upward; the former were 12 percent and the latter 28 percent above the February 1946 levels.

Social Insurance and Related Payments

Disbursements in February under the selected social insurance and related programs totaled \$405.9 million, 7.4 percent less than in January and 1.4 percent above the amount a year earlier (table 2). The selected programs accounted for 72 percent of all social insurance and related payments in February, as estimated by the Department of Commerce; a year earlier, they represented 82 percent. A sharp drop in unemployment insurance benefits was largely responsible for the decline in the relative importance of the selected programs.

Unemployment insurance benefits, which had turned upward in December and continued to rise in January, dropped 15 percent in February; the total was one-third less than the amount a year earlier. Disbursements under the State unemployment insurance programs fell 12 per-

cent below the January amount and were 45 percent below the February 1946 level; two factors responsible for the January to February decline were a general upswing in business activity, particularly in the seasonal industries, and the fact that February was a short month. Veterans' unemployment allowances in February were 17 percent below the January amount and one-fifth less than in February 1946. Railroad unemployment benefits were 15 percent less than in January but more than twice the amount a year earlier.

Allowances to self-employed veterans moved upward for the second successive month after a continuous decline from July through December.

The new monthly benefits to survivors of railroad workers, as provided by the 1946 amendments to the Railroad Retirement Act,¹ are included for the first time in table 2. Payments for this purpose numbered 7,054 in February and amounted to \$415,936; these payments actually relate to January, since disbursements are made in the month following the month to which they relate. An additional 4,139 survivor annuities under joint and survivor elections, amounting to \$134,559, and 371 12-month death-benefit annuities, amounting to \$21,760, were paid in

¹ For a summary of the amendments see the *Bulletin*, December 1946, pp. 23-33.

February to survivors of railroad workers.

Also shown in table 2 for the first time are payments for temporary disability under the California sickness compensation law. The first payments were made for the week ended December 13, 1946; the number of compensable weeks and amount of benefits paid through the end of February were as follows:

Week ended—	Compensable weeks	Benefits paid
1946		
December 13.....	32	\$609
20.....	1,265	21,950
27.....	3,927	69,872
1947		
January 3.....	7,304	126,602
10.....	10,344	187,754
17.....	12,827	214,865
24.....	16,660	294,526
31.....	13,694	234,229
February 7.....	15,450	276,816
14.....	17,575	305,824
21.....	19,062	363,388
28.....	17,685	333,252

Multiple Employment in Covered Industry

In the November 1946 issue of the *BULLETIN*¹ data were presented on employment covered by social insurance programs. The estimates for employment in an average week covered by old-age and survivors insurance were derived from the *Monthly Report on the Labor Force*, issued by the Bureau of the Census. It was pointed out that in the MRLF series a person with more than one job is shown in the industry in which he worked the greatest number of hours during the survey week, whereas, in employment series derived from establishment or pay-roll reports, persons with more than one job are counted as employed in each establishment in which they worked during the survey period. Multiple employment, therefore, explains in part the difference between the two series. Other reasons for divergence arise from differences in methods of collecting and classifying data, in length of survey periods, in sampling variation, and in definitions of employment. An estimate of the difference

¹ Pages 40-41.

attributable to turn-over and dual jobholding for a week in July 1946 can now be obtained from information which has recently become available through a special survey of multiple employment conducted in conjunction with the MRLF survey. This special survey also provides a means of measuring the number of workers who had both covered and noncovered employment during the survey week.

The primary job referred to in tables 3 and 4 is the one at which the worker was employed the greatest number of hours during the survey week. The secondary job is the one at which he worked the next greatest number of hours. Classification into covered and noncovered groups has been made only for the primary and secondary jobs. Since more than 97 percent of the persons with multiple jobs had only two jobs, the omission of the additional jobs of those workers having three or more jobs has little effect on the analysis.

The number of jobs for wage workers, as shown in these tables, represents the number of employers for whom they worked, except that domestic employees and odd-job workers who were employed by several private families during the survey week were considered as having had only one job. Self-employed persons engaged in two or more enterprises were considered as having multiple jobs, unless the enterprises were of a similar nature. Persons who were both self-employed and employed as wage workers were also considered as having more than one job.

The survey included all households in the MRLF sample for July. However, since relatively few persons were reported as having multiple employment, the Census Bureau warns that "the number of cases included in the survey is relatively small and the sampling variation of all except the largest categories is probably large enough to preclude definite conclusions on various interrelationships within the data." Despite the limitation imposed by a small sample, the data are of interest because they direct attention to problems which call for further exploration.

In July 1946, estimated employ-

ment covered by the old-age and survivors insurance program, based on a combination of employment in covered industries as reported by the

Table 4.—Number and percentage distribution of total workers with two or more jobs during the week of July 7-13, 1946, by coverage status of primary and secondary jobs and class of worker on secondary job

Coverage status and class of worker on secondary job	Workers by coverage status of primary job		
	Total	In covered employment	In non-covered employment
Number (in thousands)			
Total	1,660	700	960
Covered employment	450	230	220
Noncovered employment	1,210	470	740
Wage and salary workers	380	80	300
Self-employed and unpaid family workers ¹	830	390	440
Percentage distribution			
Total	100.0	100.0	100.0
Covered employment	27.1	32.9	22.9
Noncovered employment	72.9	67.1	77.1
Wage and salary workers	22.9	11.4	31.3
Self-employed and unpaid family workers ¹	56.0	55.7	45.8

¹ Unpaid family workers represent only a small proportion of this group.

Table 5.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-47

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1944-45	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945-46	1,238,218	528,049	282,610	1,009,091	179,930	129,126
8 months ended:						
February 1945	930,917	389,762	149,461	915,460	158,058	67,934
February 1946	883,519	440,238	146,168	757,046	150,726	66,532
February 1947	1,016,778	394,035	176,469	686,773	155,961	73,255
1946						
February	199,548	21,662	3,461	95,148	106,998	856
March	18,367	21,198	64,561	3,607	13,576	31,083
April	60,752	21,690	1,349	106,107	3,014	54
May	268,945	22,049	5,293	135,903	11,174	834
June	6,634	22,872	65,240	5,828	1,440	30,622
July	62,317	244,223	2,257	95,266	2,245	65
August	284,345	23,617	7,617	154,966	9,998	786
September	8,339	20,234	75,540	5,510	1,145	35,164
October	69,952	16,410	2,137	92,835	2,213	138
November	276,193	23,754	4,720	110,690	9,325	1,159
December	7,185	23,028	77,772	10,097	789	34,776
1947						
January	42,263	21,551	1,499	91,516	14,399	29
February	266,183	21,218	4,927	125,902	115,847	1,137

¹ Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and beginning July 1, 1946, in Rhode Island are deposited

in the respective State sickness insurance funds. Data reported by State agencies; corrected to April 1947.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$221.5 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

MRLF, amounted to 32,660,000. These were persons whose primary jobs, as previously defined, were in covered employment. The information on multiple employment indicates that 220,000 persons with primary employment in noncovered industries had secondary jobs in covered industries (table 3). This figure, if added to the original estimate, would increase it by 0.7 percent. Another 230,000 workers are estimated to have had two jobs in covered industries. Therefore the number of jobs in covered industries in July 1946—33,110,000—was about 1.4 percent greater than the number of persons as estimated on the basis of primary jobs only.

Of the 1,660,000 workers who had two or more jobs during the survey week, 740,000 or 44 percent had both primary and secondary jobs in noncovered employment (table 4). Almost as great a proportion had either primary or secondary jobs in covered

employment, while only 14 percent had both types of jobs in covered employment. Of the 700,000 workers who had both covered and noncovered employment, about 3 out of every 10 were covered in their secondary jobs rather than in their primary jobs. Eight out of every 10 workers with multiple employment had two or more jobs which continued past the week of enumeration, indicating that multiple employment was largely confined to dual jobholding and that the amount of turn-over was relatively small.

The data indicate the important part self-employment plays in adding to wage and salary income. More than half of the workers with multiple employment whose primary jobs were in covered industry were also self-employed. Of these, 80 percent were reported as working in their secondary job of self-employment as well as their primary wage and salary job during the survey week. According to

more detailed data, secondary self-employment in July was slightly more predominant in agriculture than in nonagricultural industries.

Trustees' Report on Old-Age and Survivors Insurance Trust Fund

The seventh annual report of the Board of Trustees of the old-age and survivors insurance trust fund (S. Doc. 18, 80th Cong., 1st sess.) was received by Congress early in March. The Board of Trustees, consisting of the Secretary of the Treasury, the Secretary of Labor, and the Federal Security Administrator, is required by law to submit a report at each regular session of Congress on the fund's current and prospective operations and status. Specifically, the Social Security Act requires the Board to report on the assets of and expenditures from the fund during the preceding fiscal year, its expected income and outgo during the following 5 fiscal years, and its actuarial status. The report just submitted reviews the fund's operations during the fiscal year 1945-46, discusses anticipated developments through June 30, 1951, and, in the section on the actuarial status of the fund, presents new long-range cost estimates.

Operations During 1945-46

The Trustees note that the finances of the old-age and survivors insurance program were affected by the economic readjustments occasioned by reconversion. The \$48 million decline in receipts was the net result of a decrease of \$72 million in contributions collected and appropriated to the fund and of an increase of \$24 million in interest earned. Though the contribution rates for employers and employees remained unchanged at 1 percent each, contributions appropriated to the fund during the fiscal year under review, instead of declining as much as might be expected, were only 5 percent below their wartime peak.

The report also calls attention to an increase during the fiscal year of \$91 million in expenditures, nearly all of which was accounted for by a 34-percent increase in benefit dis-

Table 6.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1945-47¹

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations ²	Expenditures through February ³	Appropriations ²	Expenditures through February ³
Total.....	\$908,828	\$905,405	\$1,013,531	\$808,318
Administrative expenses.....	31,833	24,458	34,822	32,624
Federal Security Agency, Social Security Administration ⁴	31,688	18,415	34,672	25,163
Department of Commerce, Bureau of the Census.....	145	69	150	95
Department of the Treasury ⁵	(6)	5,974	(6)	7,396
Grants to States.....	556,485	380,637	571,709	503,714
Unemployment insurance administration.....	758,121	38,723	49,045	45,914
Old-age assistance.....	441,000	259,155	484,000	352,365
Aid to the blind.....		7,305		10,342
Aid to dependent children.....		41,375		76,158
Maternal and child health services.....	5,820	4,162	11,000	5,083
Services for crippled children.....	3,870	3,031	7,500	3,793
Child welfare services.....	1,510	947	3,500	1,398
Emergency maternity and infant care.....	46,164	25,941	16,664	8,660
Benefit payments, old-age and survivors insurance.....	\$320,510	\$200,309	\$407,000	\$271,981

¹ Transfer of the Children's Bureau to the Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

² Excludes unexpended balance of appropriations for preceding fiscal year.

³ Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

⁴ Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

⁵ Amounts expended by the Treasury in administering title II of the Social Security Act and the

Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of the Treasury.

⁶ Not available because not separated from appropriations for other purposes.

⁷ Includes \$1,078,965 transferred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

⁸ Maximum grants authorized by Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

⁹ Actual payments from old-age and survivors insurance trust fund.

¹⁰ Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

bursements. Cut-backs in war industry during the year led to the withdrawal from the labor force of many persons who were eligible for old-age and survivors insurance benefits. During the year, 256,000 workers aged 65 and over came on the benefit rolls, in contrast to 133,000 in the preceding 12 months. The number of

Table 7.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-47

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received	Benefit payments	Administrative expenses ²	Net total of U. S. Government securities acquired ³	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-February 1947.....	\$9,276,293	\$730,482	\$1,375,977	\$216,547	\$8,078,734	\$51,597	\$283,920	\$8,414,252
Fiscal year:								
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
8 months ended:								
February 1945.....	930,917	11,186	150,061	17,533	544,664	32,936	234,129	6,220,899
February 1946.....	883,519	32,083	200,309	22,560	498,143	46,153	215,538	7,306,114
February 1947.....	1,016,778	54,204	271,981	26,177	530,000	51,597	283,920	8,414,252
1946								
February.....	199,548		27,707	3,309		46,153	215,538	7,306,114
March.....	18,367	9,242	28,589	3,309	180,000	46,509	30,893	7,301,825
April.....	60,752	26	29,545	3,853	-5,000	47,925	61,857	7,329,206
May.....	268,945		30,855	3,853		48,037	295,982	7,563,443
June.....	6,634	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July.....	62,317		33,333	3,995		56,133	64,548	7,666,410
August.....	284,345		34,553	3,680		52,828	313,966	7,915,528
September.....	8,339	9,242	33,407	2,890	290,000	56,622	1,456	7,896,812
October.....	69,952	60	33,832	3,679	-10,000	46,303	54,273	7,929,310
November.....	276,193		33,529	3,268		44,652	295,320	8,168,707
December.....	7,185	11,238	33,587	3,741	250,000	51,945	19,222	8,149,801
1947								
January.....	42,263	33,665	34,164	4,019		52,393	56,420	8,187,547
February.....	266,183		35,574	3,905		51,597	283,920	8,414,252

¹Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.

²Represents salary payments of the Bureau of Old-Age and Survivors Insurance, which beginning July 1946 are paid directly from the fund, and reimbursements to the Treasury for other administrative expenses in connection with administering old-age and survivors insurance; before July 1946, salaries of the

Bureau of Old-Age and Survivors Insurance were included with reimbursements.

³Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 8.—Status of the unemployment trust fund, by specified period, 1936-47

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-February 1947.....	\$7,714,173	\$7,679,000	\$35,173	\$10,231,016	\$662,786	\$3,986,890	\$6,907,967	\$684,616	\$54,784	\$96,070	\$906,206
Fiscal year:											
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
1945-46.....	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,690,672	116,214	13,220	17,197	758,448
8 months ended:											
February 1945.....	6,880,453	1,003,000	7,453	914,364	53,257	40,809	6,307,238	61,141	4,922	423	573,214
February 1946.....	7,518,918	151,010	60,735	754,003	65,469	688,068	6,810,515	59,891	6,439	4,043	708,403
February 1947.....	7,714,173	270,000	35,173	680,762	64,931	529,398	6,907,967	65,930	7,515	34,255	806,206
1946											
February.....	7,518,918		60,735	157,391	15	135,621	6,810,515	782	1	1,567	708,403
March.....	7,425,962	-80,000	47,779	7,780	3,705	130,100	6,691,900	27,964	368	2,673	734,062
April.....	7,352,437	-80,000	54,253	39,431	383	110,207	6,621,507	49	40	3,268	730,930
May.....	7,439,485	56,302	198,765			109,380	6,710,892	751		3,119	728,593
June.....	7,449,120	25,816	40,120	9,930	60,816	90,966	6,690,672	27,559	6,374	4,094	758,448
July.....	7,409,916	-50,000	50,916	40,043	25	83,915	6,646,825	58	3	4,744	763,091
August.....	7,535,267	135,000	41,267	207,932	80,418	6,774,359	740			2,924	760,907
September.....	7,515,467	-5,000	26,467	8,377	3,434	59,870	6,726,301	31,616	375	3,733	789,166
October.....	7,491,752	-25,000	27,752	42,045	161	62,357	6,706,150	124	18	3,794	785,602
November.....	7,591,949	100,000	27,949	154,350		51,620	6,808,880	1,042		3,576	783,069
December.....	7,585,255		21,255	16,824	4,603	55,367	6,774,940	31,299	522	4,597	810,315
1947											
January.....	7,609,624	15,000	30,624	37,189	56,708	69,436	6,799,401	28	6,597	6,756	810,223
February.....	7,714,173	100,000	35,173	173,982		65,416	6,907,967	1,022		5,132	806,206

¹Includes accrued interest; minus figures represent net total of securities redeemed.

²Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,974,000.

³Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.

⁴Includes withdrawal by California of \$200,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

retired workers and their wives drawing benefits increased relatively more than the number of survivor beneficiaries, reversing the wartime pattern. At the end of the fiscal year, approximately 1.5 million persons were receiving monthly benefits, 400,000 more than the number a year earlier.

The fund's assets increased \$1,028 million during the year. All but \$26 million of this amount reflected the larger amount of investments held by the fund, which totaled \$7.5 billion at the end of the year and consisted of \$1.6 billion of regular Treasury bonds, \$2.5 billion of special Treasury notes, and \$3.4 billion of special certificates of indebtedness. Cash balances of the fund at the end of the year amounted to \$93 million.

The Next 5 Years

In their year-by-year outline of the fund's expected operations and status during the next 5 years, the Trustees present two alternative estimates of income and disbursements. These estimates are based on two contrasting sets of economic assumptions, the first of which is described as "reasonably optimistic" and the second as "reasonably pessimistic." It is stated, however, that the estimates based on the more pessimistic assumptions do not show what the behavior of income and disbursements might be if a deep depression should materialize at some time during the 5-year period. The estimates of contributions under both sets of assumptions were based on the scheduled contribution rates for future years under existing provisions of law (2½ percent each for employers and employees in 1948, and 3 percent each in 1949 and thereafter).

The first set of estimates envisages a steady rise in the fund's annual income to \$5 billion in the fiscal year ending in 1951. Expenditures during the same fiscal year are estimated at \$807 million. The assets of the trust fund at the start of the fiscal year 1947 amounted to about nine and one-half times the highest estimated annual disbursements during the following 5 years.

On the basis of the less favorable economic assumptions, the report estimates that the income will rise to about \$4.4 billion in the fiscal year

1950-51 and that, during the same year, payments from the fund will total \$916 million. Under these conditions, the assets of the trust fund at the beginning of the 5-year period amounted to about eight and one-half times the highest expected annual disbursements during the period.

Year-by-year estimates of expenditures from the fund, on the basis of the two sets of economic assumptions, are as follows:

Fiscal year ending in—	Expenditures under—	
	Alternative I (in millions)	Alternative II (in millions)
1947.....	\$464	\$464
1948.....	552	622
1949.....	635	728
1950.....	720	828
1951.....	807	916

The Trustees indicate the reservations to be attached to these 5-year estimates and stress the sensitivity of old-age and survivors insurance financial operations—particularly of expenditures for retirement benefits—to future employment and wage levels. Especial emphasis is laid on the steady growth in the number of workers potentially eligible for primary benefits. This growth results partly from the increase in the population in the older age groups but primarily from the fact that with each passing year an increasingly larger proportion of the persons who reach age 65 are fully insured under the program.

Long-Run Costs

Revised long-range cost illustrations are presented in the report, the first revision in these cost estimates since the third annual report in 1943. The new cost data—which extend to the year 2000—attempt to take into account the foreseeable effects of the war, and of its termination, as well, on the numerous demographic and economic factors affecting the long-run costs of the insurance program.

The report first summarizes recent developments, and some of their implications, for future long-run trends in several factors of actuarial significance, including population, especially birth-rate trends; mortality rates; marital and family composition; covered-employment experi-

ence; remarriage rates; employment of beneficiaries; and average wages in covered employment.

The Trustees then present basic series regarding future beneficiaries and future costs, developed on so-called "high" economic assumptions (intended to represent nearly full employment) and on "low" economic assumptions (somewhat similar to employment and wage conditions prevailing shortly before entrance of the Nation into the war). In view of the current level of business activity and the established national policy of maintaining conditions conducive to full employment, the report indicates the probability "that actual future experience, on the average, will be closer to the high economic assumptions than to the low ones." Each of the two basic sets of illustrative cost series is further subdivided into a low-cost and a high-cost example, reflecting possible variations in demographic and related factors affecting costs. Four alternative cost series are thus derived that include estimates of the number of beneficiaries in each decennial year to 2000 and illustrative projections of benefit payments, contribution income, and the relation of the two, for the same 10-year intervals.

By the year 2000, benefit payments are estimated to have risen to \$3.8 billion under the lowest of the series, and to \$8.5 billion under the highest. The range in the cost figures of benefits as percent of pay rolls derived for the same distant year is from 4.2 to 10.5 percent. The estimated level premium cost of the program into perpetuity ranges, under the four alternative illustrations, from 3.0 to 7.0 percent. The long-run cost figures presented are considerably lower than those in the fourth, fifth, and sixth Trustees' reports; and they are still further below the cost picture developed when the 1939 amendments to the program were proposed.

The report includes a special computation to show the effect on costs in the year 2000 if a 1-percent annual increase in average wages is assumed. The lowest figure derived for the single year 2000 under this assumption is 3.4 percent, and the highest is 7.7 percent. These figures are still lower than those noted above.

The long-run cost figures of bene-

fits as percent of pay rolls contained in the report are summarized below:

Calendar year	Benefits as percent of pay roll			
	Low-cost assumptions		High-cost assumptions	
	High employment	Low employment	High employment	Low employment
Level wage in—				
1955	1.3	2.5	1.9	3.0
1960	1.8	3.1	2.5	3.7
1970	2.6	4.0	3.7	5.2
1980	3.3	5.0	5.2	7.2
1990	4.0	5.7	6.9	9.2
2000	4.2	5.8	8.1	10.5
1946-2000 ¹	2.9	4.3	4.6	6.2
Comparison of level wage and rising wage:				
Year 2000:				
Level wage	4.2	5.8	8.1	10.5
Rising wage	3.4	4.2	6.6	7.7
Level premium in perpetuity: ²				
Level wage	3.0	4.4	5.3	7.0
Rising wage	2.5	(³)	(³)	6.0

¹ Average or level cost, without interest, for the 55-year period.

² Level cost, assuming 2-percent interest, of benefit payments after 1945 and in perpetuity, taking into account accumulated funds through 1945.

³ Not shown in Trustees' report.

Conclusions

In their conclusions the Trustees point out that benefit expenditures for old-age and survivors insurance will continue to rise throughout the present century and that within two decades they will probably increase to from five to eight times their current level. Current contributions are expected, however, to be wholly sufficient to meet current outgo from the fund in the next 5 fiscal years.

The Trustees indicate their awareness of the adjustment problems for employees and businesses which would result from an increase in contribution rates such as is now scheduled by law for 1948 and 1949. They also declare, however, that prudent management of the finances of the trust fund requires emphasis on long-range financial relationships.

After calling attention to the fact that the 3-7-percent level-premium cost of benefits now provided, assuming level wages, is lower than earlier level-premium cost figures, the Trustees point out that:

The war and its aftermath, as well as the recovery from the depression of the early thirties, have been accompanied by important changes in many of the factors which determine the

relationship between benefits and contributions under the program. Among the more important factors which have led to a reduction in the estimates of costs, measured as a percent of pay roll, of the present benefit provisions are the increased level of earnings and the expanded employment in covered occupations.

These revised figures, however, are predicated on the maintenance of level wage rates over the next 40 or 50 years ahead. The evidence available from historical experience and from the development of our economic system indicates that the Nation in the future is likely to have a level of income and earnings above that now prevailing. Increases in the past have been somewhat uneven but, on the whole, they have been persistent over the decades. If the cost estimates of the present benefit provisions contained in the actuarial statement of this report were amended to take account of a long-term tendency for wages to increase, the range of the level-premium cost might be reduced from 3-7 percent to 2½-6 percent. But the factors which, in large part, account for the anticipated favorable financial position of the program in the immediate period ahead, and for the reduced estimates of the long-range cost as a percent of pay roll, at the same time have seriously impaired the adequacy of benefits based

on present benefit provisions and will continue to do so unless the benefit formula is adjusted upward to reflect the rise in wages, income, and living standards. With further increases in national income and earnings, these inadequacies will become even more pronounced.

The Trustees then call attention to the annual reports of the Federal Security Agency and the Social Security Board that discuss the inadequacies and gaps in present coverage and benefit provisions of the old-age and survivors insurance program—deficiencies that developed during, or were intensified by, the war. They state their opinion that Congress should review the financial provisions of this program, in conjunction with a reexamination of its benefit formula, its coverage, and the scope of the protection it affords. Concurrent consideration of benefits and contributions is needed, the Trustees believe, both to remove uncertainty on the part of employers and employees participating in the program, and also to ensure appropriate adjustments in the program that will be in line with wartime or postwar changes in the economy.

Recent Publications in the Field of Social Security*

General

"The Economy in Reconversion, a Review of 1946." *Survey of Current Business*, Washington, Vol. 27, Feb. 1947, pp. 1-31. 25 cents.

Discussion of developments and trends in national income and national product, employment, production, trade, and related subjects.

"Social Commission's First Session; Recommendations on Wide Range of Problems." *United Nations Weekly Bulletin*, Lake Success,

* The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

N. Y., Vol. 2, Feb. 25, 1947, pp. 160-165. 15 cents.

The Commission considered the transfer to the UN of activities and powers formerly exercised by the League of Nations and of welfare services carried on by UNRRA, the organization of general and child welfare services, and cooperation with other agencies.

U. S. CONGRESS. JOINT COMMITTEE ON REDUCTION OF NONESSENTIAL FEDERAL EXPENDITURES. *Federal Subsidies and Federal Grants-in-Aid to States*. Washington: U. S. Govt. Print. Off., 1947. 287 pp. (80th Cong., 1st sess., S. Doc. 13.)

Detailed statistics for each State, with national summaries, on Federal subsidies, grants-in-aid to States, Federal payments within States, and State debt and fiscal data for 1934-45.

U. S. DEPARTMENT OF LABOR. DIVISION OF LABOR STANDARDS. *Federal Labor Laws and Agencies; A Guide for*

Shop Stewards and Supervisors. Washington: U. S. Govt. Print. Off., 1946. 78 pp. (Bulletin No. 79.)

A concise guide to laws relating to labor-management relations, wages and hours, social security, employment, job training and education.

U. S. DEPARTMENT OF LABOR. *Thirty-Fourth Annual Report of the Secretary of Labor for the Fiscal Year Ended June 30, 1946.* Washington: U. S. Govt. Print. Off., 1947. 218 pp. 40 cents.

Contains the annual report of the Children's Bureau.

Employment Security

CORNFIELD, JEROME; EVANS, W. DUANE; and HOFFENBERG, MARVIN. *Full Employment Patterns, 1950.* Washington: U. S. Govt. Print. Off., 1947. 41 pp. (U. S. Bureau of Labor Statistics, Serial No. R. 1868. From the *Monthly Labor Review*, Feb. and Mar. 1947.)

"Attempts to evaluate in quantitative terms what is involved in achieving and maintaining high and stable levels of employment after full adjustment to peacetime conditions."

"Economic and Employment Commission; Program of Work Mapped Out at First Session." *United Nations Weekly Bulletin*, Lake Success, N. Y., Vol. 2, Feb. 18, 1946, pp. 135-138. 15 cents.

FISHER, ALLAN G. B. *International Implications of Full Employment in Great Britain.* London, New York: Royal Institute of International Affairs, 1946. 201 pp. \$3.

An analysis of the interrelations and possible conflicts between the objectives of a national full-employment policy and an open international economy. Examines the nature of international conditions required for the maintenance of full employment and the fluctuations in employment arising from membership in an international economic system.

SNIDER, JOSEPH L. *The Guarantee of Work and Wages.* Boston: Harvard University, Graduate School of Business Administration, 1947. 191 pp. \$2.75.

A survey of industry's experience with guaranteed wage plans and an analysis of the problems involved are followed by a discussion of the immediate and long-range objectives of stabilizing business and maintaining employment. Outlines various approaches which have been employed and describes measures that business and the Government could take to provide employment security.

Public Welfare and Relief

HOEY, JANE M. "The Amendments to the Aid to the Blind Title of the Social Security Act." *Outlook for the Blind*, New York, Vol. 41, Feb. 1947, pp. 40-43. 15 cents.

Information on the changes in financing aid to the blind resulting from the 1946 amendments. Points out ways in which State agencies can improve administration by abolishing residence and citizenship requirements and by adopting a State-wide standard of assistance.

Social Work Year Book, 1947: A Description of Organized Activities in Social Work and in Related Fields. Ninth issue. Russell H. Kurtz, editor. New York: Russell Sage Foundation, 1947. 714 pp. \$3.50.

This biennial "concise encyclopedia" in the field of social work consists of two parts. Part One contains 79 signed articles, supplemented by reading lists, describing functions, activities, and programs. Directories of governmental and voluntary agencies in the United States and Canada comprise Part Two.

TRAYLOR, OBRA F. "Colorado's Bonus Plan for Aged Pensioners." *Bulletin of the National Tax Association*, Lancaster, Pa., Vol. 32, Feb. 1947, pp. 142-146. 25 cents.

Describes the operation of the Colorado provision for distributing among the recipients of old-age pensions the unexpended balance of the old-age pension fund, and comments on the implications.

Health and Medical Care

FROTHINGHAM, CHANNING. "The Health of the Nation; a Plea for Public Medicine." *Atlantic Monthly*, Boston, Vol. 179, Feb. 1947, pp. 52-54.

Presents the case for a compulsory health insurance program and shows why voluntary methods are inadequate.

MICHIGAN HOSPITAL SURVEY. *Hospital Resources and Needs; Report of the Michigan Hospital Survey.* Battle Creek: The W. K. Kellogg Foundation, 1946. 172 pp.

Data on present hospital and public health center facilities and personnel; population; economic, social, and geographic factors; and recommendations and plans concerning an adequate and coordinated hospital system for the State.

MOUNTAIN, JOSEPH, and PERROTT, GEORGE ST. J. "Health Insurance Programs and Plans of Western Europe." *Public Health Reports*, Washington, Vol. 62, Mar. 14, 1947, pp. 369-399. 10 cents.

A survey of prewar, existing, and proposed social insurance programs for medical care and compensation for income loss during temporary and permanent disability in England, France, Belgium, Sweden, Denmark, and the Netherlands.

"Problems of an Aging Population." *American Journal of Public Health*, New York, Vol. 37, Feb. 1947, pp. 152-188. 50 cents.

A series of papers, presented at the annual meeting of the American Public Health Association, which includes: Setting the Stage, by Louis I. Dublin; Care of the Aged and Chronically Ill, by Theodore G. Klumpp; and Sheltered Care of the Aged, by Joseph H. Kinnaman.

"Progress Toward a World Health Organization." *Public Health Reports*, Washington, Vol. 62, Feb. 14, 1947, pp. 225-248. 10 cents.

Information on the first two meetings of the interim commission, the technical committees established, and relationships with other agencies.

"Union Health and Welfare Plans." *Monthly Labor Review*, Washington, Vol. 64, Feb. 1947, pp. 191-214. 30 cents.

Two articles, the first of which describes typical plans developed through collective bargaining and gives information on the number of workers, industries, and unions involved. The second article describes the program of the International Ladies' Garment Workers' Union and the experience of that organization.

U. S. OFFICE OF VOCATIONAL REHABILITATION. *Annual Report of the Federal Security Agency; Section Three . . . for the Fiscal Year 1946.* Washington: U. S. Govt. Print. Off., 1947. pp. 197-230. 15 cents.

A survey of activities carried on by the Federal office and by the cooperating State agencies in working with disabled persons.

U. S. PUBLIC HEALTH SERVICE. *Annual Report of the Federal Security Agency; Section Four . . . for the Fiscal Year 1946.* Washington: U. S. Govt. Print. Off., 1947. pp. 231-395.

WISAN, J. M.; GALAGAN, D. J.; and CHILTON, N. W. "Studies in Dental Public Health: I. Cost Analysis of the New Jersey Dental Treatment Program, 1944-45." *Journal of the American Dental Association*, Chicago, Vol. 34, Mar. 1, 1947, pp. 322-329. 40 cents.

Data on the cost of the children's dental care program.

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Washington, D. C.

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Social Security Administration

Selected Publications of the Children's Bureau

The publications listed may be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C., at the prices listed or with a 25-percent discount on orders of 100 or more copies. Single copies of most of the publications, including all those for which no price is given, can be obtained free from the U. S. Children's Bureau, Social Security Administration, Washington 25, D. C., as long as the supply lasts.

Periodical

The Child. A monthly for professional workers in all fields concerning children. Subscription price, \$1 in United States, Canada, and Mexico and \$1.25 in all other countries, payable in advance to the Superintendent of Documents, U. S. Government Printing Office. Single copies, 10 cents

Planning for Children and Youth

Developing a Program of Action in Behalf of Children and Youth: Digest of the Proceedings and Action Taken at the First Meeting of the National Commission on Children and Youth, December 9-11, 1946

Your Community and Its Young People: Their Employment and Educational Opportunities. Prepared by the Interagency Commission on Youth Employment and Education (Pub. 316)

Educational and Employment Opportunities for Youth: Report and Recommendations of the Interagency Committee on Youth Employment and Education to the Director of War Mobilization and Reconversion (Pub. 319)

Maternal and Child Health

Childhood Mortality From Accidents, by Age, Race, and Sex and by Type of Accident (Pub. 311), 10 cents

Facts About Child Health (Pub. 294), 10 cents

Facts About Crippled Children (Pub. 293)

Facts About Rheumatic Fever (Pub. 297)

The Child-Health Conference: Suggestions for Organization and Procedure (Pub. 261), 10 cents

Manual for Teaching Midwives (Pub. 260), 30 cents

Maternal and Child-Health Services Under the Social Security Act: Development of Program, 1936-39 (Pub. 259), 15 cents

Services for Crippled Children Under the Social Security Act: Development of Program, 1936-39 (Pub. 258), 15 cents

Standards and Recommendations for Hospital Care of Maternity Patients (Pub. 314)

Standards and Recommendations for Hospital Care of Newborn Infants (Pub. 292)

Standards of Prenatal Care: An Outline for the Use of Physicians (Pub. 153), 10 cents

Social Services for Children

Adoption (Folder 13)

Children in the Community: The St. Paul Experiment in Child Welfare (Pub. 317), 35 cents

Child Welfare Moves Forward (Child Welfare Reports No. 2)

Controlling Juvenile Delinquency: A Community Program (Pub. 301), 10 cents

Directory of State, District of Columbia, County and Municipal Training Schools Caring for Delinquent Children in the United States

Essentials of Adoption Law and Procedures (Preliminary draft, December 1944)

Homemaker Service: A Method of Child Care (Pub. 296)

Maternity Homes for Unmarried Mothers: A Community Service (Pub. 309)

Public Social Services to Children: A Decade of Progress (Child Welfare Reports No. 1)

Services for Unmarried Mothers and Their Children, 10 cents

Understanding Juvenile Delinquency (Pub. 300)
